

S2990-1-U

**ONE HUNDRED TWENTY-FOURTH
ANNUAL REPORT
of the
KANSAS INSURANCE
DEPARTMENT**



RON TODD
Commissioner of Insurance

FOR YEAR ENDING DECEMBER 31, 1993



RON TODD
Commissioner of Insurance



THE HONORABLE JOAN FINNEY
Governor



RON TODD

COMMISSIONER OF INSURANCE

The Honorable Joan Finney
Governor of Kansas
Statehouse
Topeka, KS

Dear Governor Finney:

I am very proud to present to you the One Hundred and Twenty-Fourth Annual Report of the Kansas Insurance Department.

The basic content of this report is established by the provisions of K.S.A. 40-108. The report sets forth the recent activities of the department and the statistical data relating to the financial condition of the companies authorized in Kansas as of December 31, 1993.

Respectfully submitted,

Ron Todd
Commissioner of Insurance

KANSAS SUPERINTENDENTS

<i>Name and Residence</i>	<i>Term of Office</i>
Webb, William C., Fort Scott	1871 to 1873
Russell, Edward, Leavenworth	1873 to 1874
Clarkson, Harrison, Topeka	1874 to 1875
Welch, Orrin T., Topeka	1875 to 1883
Morris, Richard B., Atchison	1883 to 1887
Wilder, Daniel W., Hiawatha	1887 to 1891
McBride, W. H., Osborne	1891 to 1893
Snider, S. H., Kingman	1893 to 1895
Anthony, George T., Ottawa	1895 to 1896
Riddle, Alexander P., Minneapolis	1896 to 1897
McNall, Webb, Gaylord	1897 to 1899
Church, Willard V., Marion	1899 to 1903
Luling, Charles H., Wichita	1903 to 1907
Barnes, Charles W., Osage City	1907 to 1911
Lewis, Isaac S., St. John	1911 to 1915
Wilson, Carey J., Topeka	1915 to 1919
Travis, Frank L., Iola	1919 to 1923

COMMISSIONER OF INSURANCE

<i>Name and Residence</i>	<i>Term of Office</i>
Baker, William R., Topeka	1923 to 1929
Hobbs, Charles F., Baldwin	1929 to 1947
Sullivan, Frank, Lawrence	1947 to 1971
Bell, Fletcher, Lawrence	1971 to 1991
Todd, Ronald L., Lawrence	1991 to

TABLE OF CONTENTS

Commissioner of Insurance—Duties and Responsibilities.....	1
Agency Publications	3
Administrative Division	6
Legal Division.....	6
Financial Surveillance Division.....	11
Market Conduct, Securities & Admissions	17
Agents and Brokers Division.....	37
Consumer Assistance Division.....	40
Life Division.....	45
Life Insurance Companies—Condition and General Business	
Fraternal Societies—Condition and General Business	
Accident and Health Division.....	74
Municipal Group Funded Accident and Sickness Pools	
Non-Profit Medical and Hospital Service Corporations	
Medical Service Corporations	
Health Maintenance Organizations	
Fire and Casualty Division	90
Kansas Stock Fire and Casualty Insurance Companies	
Kansas Mutual Fire and Casualty Insurance Companies	
Kansas Mutual Hail Insurance Companies	
Kansas Reciprocal Inter-Insurers Exchange	
Captive Insurance Companies	
Mutual Assessable Insurance Companies	
Stock Fire and Casualty Insurance Companies of Other States	
Stock Fire and Casualty Insurance Companies of Other Countries	
Mutual Fire and Casualty Insurance Companies of Other States	
Reciprocal Inter-Insurers Exchange	
Kansas Business of Fire and Casualty Insurance Companies	
Premiums and Losses of Fire and Casualty Insurance Companies	
Summary of Kansas Business	



One Hundred Twenty-Fourth Annual Report

Office of Commissioner of Insurance

STATE INSURANCE DEPARTMENT

Official Address: 420 S.W. 9th, Topeka, Kansas 66612

Telephone: Area Code 913 296-3071

Toll Free Line for Consumers: 1-800-432-2484 FAX # 913 296-2283

Wichita Branch Office Address: 130 S. Market, Suite 4030, Wichita, KS 67202-3802

Mailing Address: P.O. Box 3850, Wichita, KS 67202-3850

Telephone: Area Code 316-337-6010

Ron Todd, Commissioner of Insurance

Terry D. Tiede, Assistant Commissioner

Beth Fenske, Secretary to the Commissioner

Robert D. Hayes, Administrative Assistant

D. Dean Larson, Executive Secretary

Randy D. Matzke, Controller and Auditor

Paul M. Garvin, Chief Attorney

Rita Noll, Special Attorney

Jill Jenkins-Grant, Attorney

Claire McCurdy, Attorney

Marshall Crowther, Attorney

Steven Ebberts, Attorney

Susan Hazlett, Attorney

Roy Artman, Attorney

Donald L. Gaskill, Financial Surveillance Supervisor

Richard G. Huncker, Accident and Health Supervisor

Edward L. Mailen, Agents and Brokers Supervisor

Bruce K. McAlister, Consumer Assistance Supervisor

William T. Wempe, Fire and Casualty Supervisor

Marlyn K. Burch, Life Supervisor

Gary Domer, Director of Market Conduct, Securities & Admissions

Alan Ebert, Securities Vault Supervisor

Melvin A. Leiker, Wichita Office Branch Manager

THE COMMISSIONER

Duties and Responsibilities

The functions of the Commissioner of Insurance and his Department differ significantly from many other state officers since the Commissioner, by virtue of his elected capacity, is directly responsible for service to and protection of the people of this state. K.S.A. 40-103 and K.S.A. 40-104 impose complex duties on the Commissioner of Insurance by granting him sole supervision, control and regulation of corporations, companies, associations, societies, exchanges, partnerships, or persons authorized to transact the business of insurance in Kansas as well as supervision over many of their transactions.

Kansas Department of Insurance

A wide variety of responsibilities emanate from this broad grant of supervisory authority. To outline the areas of responsibility in a general sense, the Commissioner has ultimate supervisory authority in the following fields:

(1) *Company Admissions and Examinations.* The Commissioner determines which companies are authorized to transact business within Kansas and regulates their operation. This regulatory authority not only applies to the company at its inception and/or admission, but throughout its operation by annual scrutiny of each company's financial statement. In addition, the financial records of every company are audited at least once every three years.

(2) *Supervision of Policy Forms.* Facsimiles of all policy forms issued in this state are filed with and examined by this Department prior to issuance to Kansas residents.

(3) *Rate Filings.* The rate or premium charge for a given coverage is required to be filed with the Department. This requirement is designed to protect the insured from an unfairly discriminatory premium. In determining the proper premium rate, the Department examines actuarial data to assure the rate is statistically justified.

(4) *Claim Practices of Insurance Companies.* The Commissioner may inquire into the affairs of insurance companies to ascertain whether a company acts lawfully and is properly considering the public interest in claim settlement practices.

(5) *Supervision of Agents.* The Commissioner determines which individuals can be licensed to sell insurance within Kansas. The Commissioner requires licensed agents to continue their education to maintain their license. The Commissioner maintains control over the licensed agent by having the authority to suspend or revoke his license, should the Commissioner be convinced the agent fails to act in the best interest of the public.

(6) *Unfair Trade Practice Regulation.* According to the provisions of the Kansas Unfair Trade Practices Act (K.S.A. 40-2401 *et seq.*), the Commissioner is given broad authority to penalize companies and agents, who are found guilty of misrepresentation. Monetary penalties, license revocations or suspensions, and cease and desist orders are among those sanctions which may be imposed for violations of this act.

(7) *Deposit of Securities.* Companies are required by statute to deposit securities with the Commissioner to be held in joint accounts with the State Treasurer. Such deposits are designed to assure the financial solvency of each company in order to protect policyholder's investment in the companies.

(8) *Service of Process.* K.S.A. 40-218 and K.S.A. 40-2001 *et seq.* establish the Commissioner of Insurance as process agent for both authorized and unauthorized insurers. As process agent, the Commissioner forwards the summons to the appropriate company which has been named as defendant in a lawsuit.

Committee Memberships

(1) *National Association of Insurance Commissioners (N.A.I.C.).* The Commissioner of Insurance is a member of the N.A.I.C. which is one of the oldest and most prestigious organizations of State officials. The membership of the N.A.I.C. comprises representatives from each state as well as the District of Columbia and various territories and possessions of the United States. The objectives of the N.A.I.C. are to promote uniformity in legislation affecting insurance; to encourage uniformity in departmental rulings under the insurance laws of each state; to disseminate information of value to state insurance officials in the performance of their duties and to establish means of fully protecting the interests of insurance policyholders throughout the nation.

One Hundred Twenty-Fourth Annual Report

The benefits Kansans derive from the N.A.I.C. can be cited by the passage of several model laws developed from the research of the N.A.I.C. Specifically, Kansas has adopted the Model N.A.I.C. Unfair Trade Practices Act and the Model Life and Accident and Health Insurance Guaranty Association Act.

Commissioner Todd, as a member of N.A.I.C., currently serves in the following capacities:

- Chairman of Market Conduct Examination Oversight (EX3) Task Force
- Member of Personal Lines—Property and Casualty (C) Committee

AGENCY PUBLICATIONS

The following publications are available from the Department upon request. The office provides these publications within a limited supply to Kansas citizens at no cost. For other than Kansas residents the charge for these publications is as follows:

- | | |
|--|--------|
| 1. Directory of Authorized Companies | \$9.75 |
| 2. Commissioner's Annual Report | \$8.00 |

The following publications are available from the Kansas Association of Life Underwriters, Independent Insurance Agents of Kansas or Professional Insurance Agents of Kansas. The charge for these publications are as follows:

- | | |
|---|---------|
| 1. Life and Health Study Manual | \$39.00 |
| 2. Property and Casualty Study Manual | \$39.00 |

The Department has prepared numerous pamphlets which serve to acquaint the reader with facts relative to insurance commonly purchased and what the Kansas Insurance Department can do to assist the citizens of Kansas. The following pamphlets are available, free of charge, upon request from either the Topeka or Wichita offices:

1. Firefighters Relief Association Handbook
2. Kansas Auto Insurance Facts To Help You (New 1994 Edition)
3. Kansas Cancer Insurance Facts To Help You
4. Kansas Flood Insurance Facts To Help You
5. Kansas Individual Health Insurance Facts To Help You
6. Kansas Group Health Insurance Facts To Help You
7. Kansas Health Insurance Facts To Help Senior Citizens (New 1994 Edition)
8. Kansas Homeowners Insurance Facts To Help You
9. Kansas Long Term Care Insurance Shopper's Guide
10. Kansas Medicare Supplement Insurance Shopper's Guide (1994 Edition when available)
11. Life Insurance Facts To Help You
12. Guide To Health Insurance For People With Medicare—By the NAIC and HCFA (single copies of this book only)
13. Kansas Guide To Auto Insurance Claims
14. The Kansas Insurance Department and You

Kansas Department of Insurance

15. Kansas Storm Season What To Do . . . Before, During and After
16. Compulsory Auto Liability Facts You Need To Know
17. Commonly Asked Questions About Consumer Rights & Their Answers
18. The Kansas Guaranty Associations

Volume 3A, of the Kansas Statutes Annotated, which contains the insurance laws and the Kansas Administrative Regulations, which contains the insurance regulations, may be purchased from the Secretary of State, Statehouse, Topeka, Kansas 66612. The insurance code and regulations may also be purchased from the National Insurance Law Service, 6750 Eton Avenue, Canoga Park, California 91303.

KANSAS INSURANCE DEPARTMENT

Topeka, Kansas

FISCAL YEAR 1993 DEPOSITS

July 1, 1992 to June 30, 1993

TO STATE GENERAL FUND:

FEES:

Annual Statement Fees	\$	-300.00	
Certificate of Authority		-30.00	
Retaliatory Fees		-1,500.00	
Agent License Fees		-32.50	
Total Fees	\$		-1,862.50

TAXES:

Privilege Tax	\$	557,290.79	
Premium Tax—Foreign		68,851,697.10	
Fire Marshal Tax		398,555.56	
Premium Tax—Domestic		8,089,614.05	
Retaliatory Tax		4,853,822.21	
Fines and Penalties		516,622.88	
Total Taxes	\$		83,267,602.59

OTHER REVENUE:

Total Other Misc. Revenue			500.00
-------------------------------------	--	--	--------

REIMBURSEMENTS:

Total Recovery of Expenditures	\$		3,049.12
--	----	--	----------

GENERAL FUND TRANSFERS:			4,000,000.00
-----------------------------------	--	--	--------------

TOTAL TAXES AND FEES TO THE STATE GENERAL FUND \$ 87,269,289.21

TO SPECIAL FUNDS:

INSURANCE COMPANIES EXAMINATIONS FUND:

Salary Reimbursement	\$	380,517.49	
Expense Reimbursement		174,401.37	
Annual Leave Assessment		24,759.73	
Data Processing Assessment		8,406.00	
Sick Leave Assessment		19,757.32	
Recovery of Expenditures		45.00	
Total Ins. Co. Examination Fund	\$		607,886.91

INSURANCE COMPANY ANNUAL STATEMENT EXAM:

Total Insurance Premium Tax (Foreign).			73,127.86
--	--	--	-----------

One Hundred Twenty-Fourth Annual Report

INSURANCE CO. EXAMINERS TRAINING FUND:

Total Insurance Premium Tax (Foreign)	23,991.41
---	-----------

INSURANCE DEPT. SERVICE REG. FUND:

Premium Tax—Domestic	\$ 1,271,072.66
MGA Notification Fee	3,500.00
Risk Purchasing Group Notification Fee	7,750.00
Risk Retention Group Notification Fee	750.00
Viatical Settlements	1,000.00
Annual Statement Fee	142,460.65
Certificate of Authority	20,994.00
Charter Fees	16,500.00
Retalatory Fees	24,154.00
Permit to Sell Stock	225.00
Registration Fees—Prepaid Services	1,150.00
Filing Fees for Non-Admitted Companies	27,800.00
Certified Copies	44,467.89
Court Fees	16,159.00
Other Service Charges	36,650.00
Prepaid Serv. Plan Membership Fees	10,358.00
Agent License Fees	3,114,303.95
Other Publications	260.50
Fee Fund Assessment	345,303.00
Other Misc. Revenue	.95
Recovery of Expenditures	57,877.39
Xerox Copies	2,566.96
Total Insurance Dept. Service Reg. Fund.	\$ 5,145,303.95

UNINSURABLE HEALTH INSURANCE PLAN FUND:

TOTAL	500,000.00
-----------------	------------

SALE OF COMMODITIES AND USEABLE EQUIPMENT:

TOTAL	187.50
-----------------	--------

WORKER'S COMPENSATION FUND:

Assessments	\$ 47,987,400.35
Non-Dependent Deaths	64,750.00
Reimbursements	139,334.49
Total Worker's Compensation Fund	\$ 48,191,484.84

MUNICIPAL GROUP-FUNDED POOLS:

Assessments	\$ 8,026.75
Prior Year Recovery of Expenditures	209.16
Total Municipal Group-Funded Pools	\$ 8,235.91

HEALTH CARE STABILIZATION FUND:

Investment Income	\$ 10,207,431.27
Amortization on Sales	-20,324.22
Surcharge	25,696,811.28
Income from H.C.I.A.P. (The Plan)	2,929.00
Investment Sales	145,283,275.80
Recovery of Expenditures	6,271.64
Accrued Interest on Investments	179,932.07
Reimbursements	17,470.86
Other Revenue Transfers	1,949,480.88
Other Nonrevenue Receipts	4,215,000.00
Total Health Care Stabilization Fund	\$187,538,278.58

GROUP-FUNDED WORKERS' COMP. POOLS:

Revenue	\$ 21,105.23
Recovery of Expenditures	627.49
Total Group-Funded Workers' Comp. Pools	\$ 21,732.72

Kansas Department of Insurance

FIREFIGHTERS RELIEF FUND:

Taxes	\$ 4,027,217.30
Recovery of Expenditures	<u>354.11</u>
Total Firefighters Relief Fund	\$ 4,027,571.41

INSURANCE BUILDING PRINCIPAL AND INTEREST FUND:

Fund Operating Transfers	\$ 169,381.00
Principal and Interest	<u>251.42</u>
Total Ins. Bldg. Prin. and Interest Fund	\$ 169,632.42

INSURANCE BUILDING RESERVE FUND:

Total Interest on State Agency Investments	\$ 13,308.76
--	--------------

INSURANCE BUILDING REPLACEMENT FUND:

Fund Operating Transfers	639.78
Recovery of Expenditures	<u>22,841.00</u>
Total Insurance Building Replacement Fund	\$ 23,480.78

SUSPENSE (Net Receipts): TOTAL	\$ 46,577.22
--------------------------------------	--------------

TAX & FEE REVOLVING FUND (Gross Receipts): TOTAL	\$ 4,410,325.70
--	-----------------

COMMISSIONER'S TRAVEL REIMBURSEMENT: TOTAL	<u>\$ 3,608.33</u>
--	--------------------

TOTAL TAXES AND FEES TO SPECIAL FUNDS	\$250,804,734.30
---	------------------

TAXES REMITTED TO OTHER AGENCIES:

* FIRE MARSHAL—TOTAL	<u>\$ 2,151,065.04</u>
----------------------------	------------------------

TOTAL TAXES REMITTED TO OTHER AGENCIES	\$ 2,151,065.04
--	-----------------

INSURANCE DEPT. NET DEPOSITS FISCAL YEAR 1993	<u>\$340,225,088.55</u>
---	-------------------------

* Collected for State Fire Marshal in accordance with 1992 H.B. 2611.

ADMINISTRATIVE DIVISION

The Administrative Division, under the direction of the Commissioner, coordinates the assignments of the entire department. In addition to administrative duties, the Administrative Services Section provides accounting, budgeting, computer services, fiscal management, office management, personnel and purchasing services for the other divisions.

All proposed legislation and departmental rules and regulations are drafted, assembled and edited by this division. Various members of this division are responsible for legislative matters. Our legislative programs have been very effective and successful through the cooperative efforts of this division, other staff members, the legal staff, the legislature and the Governor.

LEGAL DIVISION

The Legal Division of the Kansas Insurance Department is charged with the responsibility of interpreting and enforcing the Kansas Insurance Code and supplementary rules and regulations. In addition, this Division interprets contract provisions in insurance policies and conducts research into special areas of insurance law. A major responsibility of

One Hundred Twenty-Fourth Annual Report

this Division is dealing with complaints on behalf of Kansas policyholders. The Legal Division also handles litigation for the Department.

The major functions of the Division may be categorized into the following areas:

- (1) enforces Kansas Insurance Code provisions relating to agents and brokers licensing and behavior;
- (2) enforces Kansas Insurance Code provisions relating to company licensing and behavior;
- (3) conducts formal administrative hearings, including those proceedings called pursuant to the Kansas Administrative Procedure Act;
- (4) enforces Kansas Insurance Holding Companies Act;
- (5) administers Workers' Compensation Fund;
- (6) administers Health Care Stabilization Fund;
- (7) administers Group-Funded Workers' Compensation Pools;
- (8) interprets miscellaneous legal opinions regarding contract and statutory provisions affecting the Insurance Department;
- (9) provides miscellaneous legal opinions regarding contract and statutory provisions affecting the Insurance Department;
- (10) administers a statutory system to serve process upon admitted insurance companies, issues stock permits and reviews proxies;
- (11) provides internal advice and counsel;
- (12) handles all Kansas Insurance Department litigation;
- (13) oversees the registration of pre-paid legal and dental plans.

The Hearing and Order Process

Hearings and orders generally fall under the Kansas Administrative Procedure Act (KAPA), K.S.A. 77-501, *et seq.* Hearings under the KAPA are initiated with the issuance of a notice of hearing. The notice explains the purpose for which the hearing is being scheduled, the material allegations to be proven at the hearing, and advises the respondent of the right to have the advice and assistance of counsel. Upon receipt of the notice, the respondent may choose either to waive a hearing and enter into a consent order or to proceed with a hearing following which an order is issued.

A consent order is entered into when the Department and the respondent can reach a satisfactory resolution without the formal hearing procedures. In the consent order itself, the respondent often neither admits nor denies the truthfulness of the allegations regarding the code violations, but stipulates to the penalty or sanction imposed.

The Department is willing to enter into negotiations for consent orders for several reasons. First, court reporter expenses are avoided. Second, a complaining witness may not be willing to testify at a hearing although a violation has occurred. Without the evidence provided by the witness, it is difficult to produce a record on which a penalty can be

Kansas Department of Insurance

imposed. Third, the Department will only enter into a consent order that imposes a penalty which is commensurate with one which would likely result from a hearing.

Hearings are usually conducted by two Department attorneys, one of whom is appointed by the Commissioner to act as the Presiding Officer and the other to present the case for the Department. Although strict adherence to the rules of pleading and evidence is not required by the KAPA, the hearings are conducted in a formal and orderly manner and the respondent is encouraged to present all evidence which is relevant to the proceeding.

Following a hearing, the presiding officer reviews the record. If the proceeding falls under the KAPA, and the presiding officer is neither the Commissioner nor Assistant Commissioner, the presiding officer issues an initial order, which becomes final thirty (30) days after service unless reviewed by the Commissioner upon his own motion or upon petition by a party. When the Commissioner reaches a determination regarding the disposition of a case, a final order is drafted and issued to the respondent. The order that results from a hearing differs from a consent order in that all of the allegations which are proven by the evidence at a hearing are recorded as facts and the penalty imposed by the order may be imposed without the consent of the respondent, if the conclusions of law so justify. Final orders are subject to reconsideration.

Agents Licensing and Revocation

K.S.A. 40-240 requires that the Commissioner be satisfied that the applicant for a Kansas insurance agent's license is of good business reputation and worthy of licensure.

Although the above statutes do not contain provisions for hearings, the Department provides an applicant with an opportunity for a hearing if the applicant's application is denied. This allows an agent, who is the subject of an administrative hearing in the Department, to receive basic due process requirements such as those mentioned in the Hearing and Order Process portion of this report. Hearings regarding licensure are not held under the provisions of KAPA.

For those individuals who sought to obtain an insurance agent's license in 1993, fourteen (14) hearings were called regarding license applications. The disposition of these cases permitted ten (10) of the individuals to take the examination and four (4) applicants were denied permission.

Not only must the applicant meet this requirement, but, upon becoming licensed, the agent must continue to maintain a good business

One Hundred Twenty-Fourth Annual Report

reputation. The basis for this requirement is the belief that individuals with sound business judgment can best protect the Kansas insuring public in its decisions regarding insurance protection. Under K.S.A. 40-242, the Commissioner is authorized to revoke or suspend the licenses of agents in the event that such licenses are not in the best interest of the insurer or the insurable interests of the public.

Furthermore, disciplinary action may be taken against an agent for engaging in "any unfair method of competition or any unfair or deceptive act or practice in the business of insurance" under the Kansas Unfair Trade Practices Act (K.S.A. 40-2401, *et seq.*). Therefore, much of the disciplinary action taken by this Department against agents is pursuant to both K.S.A. 40-242 and K.S.A. 40-2407. Hearings under these statutes are subject to the KAPA.

In 1993 a total of eighty-six (86) orders were issued against agents. Thirty-two (32) of the orders were issued as a result of formal hearings, one (1) emergency order was issued, and thirty-nine (39) agents entered into consent orders for violations of K.S.A. 40-242 and/or K.S.A. 40-2401, *et seq.* Most disciplinary actions taken by this Department involved violations of both K.S.A. 40-242 and K.S.A. 40-2401 *et seq.* As a result, the licenses of twenty-eight (28) agents were revoked; two (2) agents' licenses were suspended, five (5) agents' licenses were placed on probation; and twenty-seven (27) of the orders issued required agents to cease and desist from engaging in unfair or deceptive acts or practices in the business of insurance. Additionally, monetary penalties totalling \$31,776 were imposed. Two (2) orders required agents to pay restitution.

Agencies

Six (6) orders were issued against agencies. Monetary fines and penalties were assessed at \$500.

Company Hearings

For violations of the Kansas Insurance Code, companies can be called for a hearing or they can waive a hearing and enter into a consent order. The various grounds for holding a hearing include rate filings, licensing, unfair trade practice violations, unauthorized transaction of insurance business, financial conditions, uniform policy provision violations, and Holding Companies Act violations. During 1993, seventy-nine (79) orders were issued by the Department either as a result of a formal hearing, consent order, conduct of affairs or financial condition examination report. Administrative penalties of at least \$271,926 were imposed

Kansas Department of Insurance

against insurance companies in 1993. In addition, \$55,573 was recovered on behalf of Kansas consumers.

Action was initiated against thirteen (13) companies due to concern regarding their financial stability. As a result, the certificates of authority of the thirteen (13) companies were suspended. The commissioner did not reinstate any certificates of authority for insurance companies that were previously suspended.

The Commissioner also issued one (1) order approving the acquisition of a Kansas domestic insurer, three (3) orders that approved mergers involving Kansas domestic insurers, and five (5) orders that granted exemptions. A total of nine (9) orders were issued involving holding companies and mergers.

Additionally, fourteen (14) orders were issued regarding adoption of the conduct of affairs examination reports and twenty-one (21) orders were issued regarding financial condition examination reports.

General Legal Opinions

Response to inquiries and complaints registered by private citizens compose much of the Legal Division's correspondence. The legal staff is particularly concerned with the private citizen since it recognizes that individuals are sometimes at a disadvantage when dealing with an insurance company who possesses broader resources. For this reason, the Legal Division, along with the Consumer Assistance Division, corresponds with insurance companies on behalf of the individual in an effort to achieve a satisfactory resolution to disputes. The Legal Division's authority in this area is statutorily limited to interpretation of the law and relevant policy provisions; thus, it is unable to intercede in factual questions which may be present in many complaints.

Health Care Stabilization Fund

Pursuant to K.S.A. 40-3401, *et seq.*, the Commissioner of Insurance administers the Health Care Stabilization Fund. The Fund is accumulated through a surcharge assessed on premium paid for medical malpractice insurance policies, and is liable to pay judgments or settlements against qualified health care providers in excess of \$200,000 (or in certain cases involving inactive health care providers, the full amount of the judgment or settlement).

The Legal Division has the responsibility of monitoring, defending, and negotiating settlements in malpractice actions involving Kansas health care providers. Experienced outside medical malpractice defense attorneys are appointed by the Department to represent Fund insureds.

One Hundred Twenty-Fourth Annual Report

In Fiscal Year 1993, the Fund paid out a total of \$27,692,190.32, consisting of attorney fees, settlement and judgment payments, and other administrative expenses. Fund receipts for the 1993 fiscal year were \$40,964,509.73.

Workers Compensation Fund

The Legal Division of the Insurance Department also administers the Workers Compensation Fund in conjunction with the Kansas Workers Compensation Act, K.S.A. 44-501, *et seq.* Representatives of the Legal Division are charged with the responsibility of controlling the receipts and disbursements from the Fund established by the Act. Attorneys throughout Kansas are appointed by the Department to represent and conserve the fund. As of December 31, 1993, the Workers Compensation Fund had a total of 8,722 active cases, an increase of 1,293 over December of 1992. In Fiscal Year 1993, indemnities paid to injured workers in Kansas including administrative costs and attorney fees totaled \$33,105,231.89.

Service of Process, Stock Permits, Proxies

Among its administrative duties, the Legal Division receives summonses on behalf of insurance companies admitted to transact the business of insurance in Kansas, issues stock permits and receives and approves proxy applications. Transactions of this nature during 1993 totaled 630 summonses and ten (10) stock permits.

FINANCIAL SURVEILLANCE DIVISION

The Financial Surveillance Division was created on July 1, 1974 to incorporate within one division the responsibility for the financial examination of insurance companies, the admission of new companies to this state, and the surveillance of the financial condition of insurers operating in Kansas. Since that time, as the personnel of the division changed, so did the responsibilities of the division. In that regard, the Financial Surveillance Division now considers its primary areas of responsibility to be:

- (1) The financial examination of insurance companies.
- (2) The surveillance of the financial condition of all insurers operating in Kansas.
- (3) The coordination of this Department's activities with the Kansas Insurance Guaranty Association.

Kansas Department of Insurance

- (4) The maintenance and administration of the filing and reporting requirements contained in the Kansas Insurance Holding Company Act.

In addition to its primary areas of responsibility, the Financial Surveillance Division has continued to work closely with the other divisions regarding market conduct examinations, the formation of new companies, the depositing of securities, and numerous other daily activities.

Financial Examination Function

This function consists primarily of conducting the financial examinations required by K.S.A. 40-222. In 1993, we were able to complete or at least commence an examination of thirty (30) domestic insurance companies. As in the past, we will continue to encourage our junior examiners to take as many AFE and CFE tests as possible so they can qualify for out-of-state assignments. Success in these areas would allow us to continue to participate on those out-of-state examinations which are of special interest to this Department. However, with the NAIC's four zone system, it is sometimes difficult to secure out-of-state work on such companies.

This function of our division is labeled "Financial Examination Function" because it has historically focused principally on the financial condition of the insurance company being examined. However, occasionally our examiners are called upon to participate in what is known as a market conduct examination. We anticipate that our division will continue to perform certain market conduct functions during 1994.

The examination of the following domestic companies were started in 1992 and completed in 1993.

Fire and Casualty Companies

Lincoln National Specialty Insurance Company

Life Companies

Security Benefit Life Insurance Company

Health Maintenance Organizations and Others

Delta Dental Plan of Kansas, Inc.

The examination of the following domestic companies were started and completed during 1993.

Fire and Casualty Companies

Central States Insurance Company, Inc.

Columbia Mutual Casualty Insurance Company

Kansas Bankers Surety Company (The)

Kansas Fire & Casualty Company

National Colonial Insurance Company

One Hundred Twenty-Fourth Annual Report

Patrons Preferred Insurance Company, Inc.
Skandia U.S. Insurance Company
Town & Country Fire & Casualty Insurance Company, Inc.
Trinity Universal Insurance Company of Kansas, Inc.
Wheat Growers Mutual Hail Insurance Company (The)
Wheat State Mutual Insurance Company, Inc.

Life Companies

Blue Cross and Blue Shield of Kansas, Inc.
Kansas Group Life Insurance Company
Pioneer National Life Insurance Company

Health Maintenance Organizations and Others

HMO Kansas, Inc.
Kansas Health Care Association Workers Compensation Insurance Trust
Kansas Motor Car Dealers Workers Compensation Fund
Mid-America Regional Council Insurance Trust
South Central Kansas Health Insurance Group

The examination of the following domestic companies and associations were in progress at December 31, 1993.

Cimarron Insurance Company, Inc.
Farmers Hail Insurance Company (The)
Farmers Insurance Company, Inc.
Healthcare America Plans, Inc.
Kansas Farm Bureau Life Insurance Company, Inc.
McPherson Hail Insurance Company
Plains Insurance Company

During 1993, Kansas examiners participated on the examinations of the following foreign companies and associations.

None

We continued our efforts during 1993 to keep the entire Department apprised of the activities of the examiners and of any unusual or troublesome discoveries made by them. This of course also includes keeping the examiners apprised of any particular problems encountered by the personnel in the Topeka Office with the companies they are examining. These activities are carried out as follows:

- (1) Prior to the beginning of an examination of a domestic insurer, notice of the impending examination is sent to the Commissioner, certain other members of the Administrative Division, and each division supervisor soliciting their ideas relative to any particular matter to be aware of during the examination and offering to review any specific item they may desire.
- (2) When notice is received of an association examination, the same individuals identified in (1) above are notified and given the opportunity to have any particular item reviewed regardless of whether we will have an examiner participating.
- (3) At the conclusion of each examination of a domestic company, an examination report summary is prepared for each person identified in (1) above summarizing significant

Kansas Department of Insurance

discoveries made during the examination and detailing the company's progress since the last examination. This report allows these individuals to obtain the benefit of the examination report without reading the entire report. A review of these summaries prior to the next examination allows us to easily recall these significant items to make sure that the examiners review any problem areas and note the progress made or corrective action initiated since the last examination.

The examination reports of all domestic companies are reviewed in detail by the Chief Examiner when they are completed and prior to being filed as public documents.

We continued during 1993 to maintain close contact with our field company examiners by telephone and utilizing a bimonthly report form, which the examiners use to denote the progress being made on each examination. We sent numerous items to our examiners in 1993 which either outlined standard procedures to be adopted for uniformity's sake or which were informational in character. We consider our examiners to be among the best informed of any in the country.

Scheduling of examiners is another function of this division and many factors must be taken into consideration in fulfilling this responsibility. Included among these factors is an attempt to refrain from sending an examiner to the same company two consecutive times, the notification of the NAIC thirty (30) days in advance of an association examination of a Kansas company, the obtaining of jobs outside Kansas for those examiners eligible to participate when our schedule permits or requires, the scheduling of the job, our attempt to rotate those individuals going out-of-state when possible, and our attempt to avoid having the same examiners work together for excessive periods of time.

At December 31, 1993, we had a total of eight (8) examiners. We are continuing our search for quality financial examiners.

Financial Surveillance Over Insurers

This function was one of the primary reasons for this division being formed and several procedures are now employed in carrying out this responsibility. The primary responsibility lies in detecting as early as possible those companies in financial difficulty, or that are in potential financial difficulty, so that appropriate action can be taken to protect the Kansas policyholders.

The financial analysts have available to them the Insurance Regulatory Information System (IRIS) tests of the NAIC. These test results are reviewed by a team of financial examiners at the NAIC level to determine if the results justify targeted or immediate regulatory attention. Those Kansas companies which are designated as needing first, second, or third regulatory attention are given priority attention by our in-house

One Hundred Twenty-Fourth Annual Report

staff. The Kansas companies with results outside the usual range are reviewed followed by those foreign companies with unusual results. We attempt to keep all interested Department personnel advised of any significant discoveries or other items in which they have an interest.

Another important phase of our surveillance involves the Annual Statement review which begins on or around March 15th each year. To facilitate this review, we bring in several field examiners to conduct an in-depth review of the Annual Statement of each Kansas domestic company and of as many foreign companies as time and resources allow.

Certain companies, including some Kansas companies, are required to submit quarterly financial statements which are also used in maintaining our surveillance over the companies. At year-end 1993, quarterly statements were being furnished by twenty-nine (29) Kansas companies and by five hundred and thirty-three (533) foreign companies. In addition, all companies licensed in Kansas are required to submit a quarterly financial summary form. This form contains financial information for the company which can be reviewed to see if the company is experiencing any difficulties that need further investigation. Also, the examination report of each company admitted to Kansas is reviewed as it is received in an attempt to obtain as complete of an understanding of the company and its operation as is possible. These reports are normally available once every three (3) or four (4) years for each company.

Holding Company Functions

The Holding Companies Act became effective January 1, 1975. Since then this division has spent a considerable amount of time working on holding company transactions that affect our domestic insurers. During 1987 this division assumed the responsibility for maintaining the registration statements from the Legal Division which was previously responsible for these files. Effective May 1, 1988 this department adopted the NAIC's Model Holding Company Regulation which required all companies subject to the regulation to file a new registration statement with this division.

Other Activities

We worked closely with both Guaranty Associations during 1993 relative to several problem companies. We continued the practice of advising the appropriate association of any formal action initiated against a company and kept that association advised of all subsequent developments. We also were in attendance at most of the meetings held by the associations and answered numerous telephone inquiries and letters relative to the financial status of the companies licensed in Kansas.

Kansas Department of Insurance

We continued to encourage our examiners and Topeka office personnel to participate in educational courses. As a result, during 1993, seven (7) of our employees were enrolled in educational courses.

We continued to review the operation of Kansas companies with foreign ownership to determine if the foreign owners, in fact, guided the day-to-day operation of the Kansas companies thereby subjecting the Kansas companies to a premium tax rate applicable to foreign companies.

We have continued to work closely with the Securities Vault in an attempt to make sure every company has and maintains a deposit at least equal to that required by statute.

NAIC's Financial Standards and Accreditation Program

On December 8, 1991 the Kansas Insurance Department was formally accredited by the National Association of Insurance Commissioners (NAIC) at the opening session of its meeting in Houston, Texas. To achieve this recognition, this state demonstrated that it met rigid national standards necessary to effectively monitor insurance company solvency.

The NAIC accreditation process involved a committee that completed an extensive review of this state's statutes and regulations which encompassed more than sixteen (16) specific laws and administrative regulations relating to insurer insolvency, over twelve (12) procedures and processes this state must utilize in performing financial analysis and examinations, and six (6) organizational and personnel practices governing the employment and training of those involved in financial surveillance. This review process performed by a five (5) member accreditation review team, included on-site interviews and examination in addition to the analysis of questionnaires and other evidence of compliance which were submitted by the Insurance Department to the executive office of the NAIC in Kansas City, Missouri.

Now that the NAIC accreditation has been achieved, the on-site review process will be repeated every five (5) years to confirm that this state continues to add or revise standards to meet the new or changed requirements. An Interim Annual Review is required to be completed annually by those states that are accredited. It attempts to identify the key components of the standards and is useful for the department in determining compliance with those standards.

The Financial Surveillance Division views the accreditation by the NAIC as much more than an achievement—it is a commitment to the policyholders and the insurance industry to institute and maintain the highest standards in financial regulation.

MARKET CONDUCT, SECURITIES AND ADMISSIONS

The Market Conduct, Securities and Admissions Division has five primary areas of responsibility which are:

1. To provide assistance to the Commissioner and other staff members with planning and research on projects within the Department.
2. To coordinate all market conduct activities of the Department.
3. To authorize to do business in Kansas those insurance companies, automobile clubs and premium finance companies meeting the requirements of the statutes.
4. To maintain jointly with the State Treasurer securities deposited by insurance companies.
5. To assist the Financial Surveillance Division in carrying out certain responsibilities with regard to mergers, acquisitions, hearings and examinations.

A description of the 1993 activities of the Admissions Section of the Market Conduct, Securities and Admissions Division follows:

An admission review entails an extremely detailed process which incorporates a technical review of items purporting to satisfy our statutory requirements as well as a detailed study of a company's history, organizational structure, financial condition, personnel, proposed plan of operation in this state, and related items. The admission process can be summarized as one which attempts to obtain as much knowledge as possible about a company from information available to us without actually physically examining the company. Those individuals actually assuming the ultimate responsibility within this division for admission files perform their review functions knowing that they must be prepared to explain the entire operation of the company and justify its admission to other individuals involved in the final review process.

Associated with the admission responsibility is the duty to take care of the necessary technical details when foreign and domestic companies change their name, merge, redomesticate or reorganize. This work is often similar to the actual admission work. The Admissions Section has also been delegated the responsibility to make sure that licensed foreign insurance companies remain in compliance with our retaliatory deposit requirement.

We make a preliminary review of the financial statement and other pertinent data of each company seeking admission as soon as possible after it is received in order to determine whether the company can be considered for admission. The preliminary review helps us to maintain a minimum number of files to be processed and facilitates control over the files. The Admissions Coordinator continued during 1993 to personally follow the progress of each aspect of admission and corporate change files through other divisions in order to see that work was being kept current.

The Admissions Section experienced a large increase in the number of applications received during 1993 compared to 1992. It appears the upturn in the economy may have been a factor which contributed to the increase in the number of applications filed in 1993. The number of companies admitted was also greater in 1993 than in 1992. Although company redomestications have generally not accounted for a significant number of company admissions, it should be noted that several states have changed their laws so that

Kansas Department of Insurance

very few of the company redomestications which we now process are affected in a manner which requires the admission of a new company.

The number of corporate changes which were effected and cancelled in 1993, were far greater than what was reported as of December 31, 1992. Many of the corporate changes that we consider to be pending at the end of 1993 are not scheduled to become effective in the domiciliary states until 1994.

Companies are subject to a formalized set of requirements and procedures during an admission review. Each company has unique characteristics. More time may be required to process some applications due to problems discovered during the admission review and due to various other difficulties. Also, some companies do not respond to our requests for additional information in a timely manner.

In some situations it may take longer to process applications which are eventually withdrawn than it takes to process applications of companies which are subsequently admitted.

We continually evaluate our operation to determine whether we can improve our procedures for processing applications for admission and corporate changes. One of the primary goals of the Admissions Section is to make our operation as effective and efficient as possible. The Admissions Section is taking, and will continue to take, the necessary steps in order to achieve this goal.

A reconciliation of the admission applications pending at December 31, 1992 to those pending at December 31, 1993 follows:

	Fire & Casualty Companies	Life Companies	Auto Club and Premium Finance Cos.	TOTAL
Applications Pending 12/31/92	41	12	3	56
Add:				
Applications Received *	<u>51</u>	<u>10</u>	<u>3</u>	<u>64</u>
Subtotal	92	22	6	120
Subtract:				
Applications Withdrawn *	5	0	1	6
Companies Admitted *	<u>25</u>	<u>2</u>	<u>1</u>	<u>28</u>
Applications Pending 12/31/92	62	20	4	86

—COMPARISON—

	<u>1990</u>	<u>1991</u>	<u>1992</u>	<u>1993</u>
Admissions:				
Applications Received *	68	38	33	64
Withdrawn *	30	23	16	6
Admitted *	51	30	8	28
Pending (12/31)	62	47	56	86

One Hundred Twenty-Fourth Annual Report

Corporate Changes:

(i.e., name changes, redomestications, mergers, corporate reorganizations)

Effectuated.....	33	48	53	82
Cancelled.....	3	9	10	14
Not Approved.....	0	0	0	0
Pending (12/31).....	27	36	69	60

* Includes companies involved in redomestications and corporate reorganizations.

The Following Companies and Associations Were Admitted Between January 1, 1993 and December 31, 1993

NAME	DATE
Aegis Security Insurance Company Harrisburg, Pennsylvania	December 29, 1993
Alaska National Insurance Company Anchorage, Alaska	April 5, 1993
Associated Insurance Companies, Inc. (A Mutual Co.) Indianapolis, Indiana	September, 7, 1993
Century Life Assurance Company Oklahoma City, Oklahoma.....	December 30, 1993
FFG Insurance Company Dallas, Texas	December 21, 1993
Folksamerica National Reinsurance Company New York, New York	March 31, 1993
Gateway Insurance Company St. Louis, Missouri	September 27, 1993
Hanover American Insurance Company (The) Bedford, New Hampshire	May 4, 1993
Heller Premium Finance, Inc. Chicago, Illinois	November 29, 1993
The London Assurance of America, Inc. New York, New York	October 6, 1993
The Manufacturers Life Insurance Company, (U.S.A.) Bloomfield Hills, Michigan	December 8, 1993
Oak River Insurance Company Omaha, Nebraska	October 19, 1993
Ohio Indemnity Company Columbus, Ohio	April 13, 1993
Podiatry Insurance Company of America (Risk Retention Group), a Mutual Company Brentwood, Tennessee	September 9, 1993
Private Residential Mortgage Insurance Corp. Raleigh, North Carolina	February 16, 1993
Reliance National Property & Casualty Insurance Company Philadelphia, Pennsylvania	September 29, 1993

Kansas Department of Insurance

The Sea Insurance Company of America New York, New York.....	October 6, 1993
Sun Insurance Office of America, Inc. New York, New York.....	October 6, 1993
Title Resources Guaranty Company Plano, Texas	January 28, 1993
Washington International Insurance Company Schaumburg, Illinois.....	December 29, 1993
Zurich Reinsurance Company of America Stamford, Connecticut	January 2, 1993

The Following Mergers And Redomestications Were Effected And/Or Processed In Kansas Between January 1, 1993 And December 31, 1993

- American Bonding Company, Lincoln, Nebraska, redomesticated from Nebraska to Arizona. The redomestication was effected without a merger on November 8, 1991. The Kansas Certificate of Authority was amended in April of 1993, but is effective November 8, 1991.
- American Defender Life Insurance Company, Raleigh, North Carolina, redomesticated from North Carolina to Maryland and changed its name to MAMSI Life and Health Insurance Company on December 31, 1992. The redomestication was effected without a merger. The Kansas Certificate of Authority was amended in September of 1993, but is effective December 31, 1992.
- American Loyalty Insurance Company, Minnetonka, Minnesota, redomesticated from Minnesota to Pennsylvania. The redomestication was effected without a merger on June 1, 1992. The Kansas Certificate of Authority was amended in February of 1993, but is effective June 1, 1992.
- Bradford National Life Insurance Company, Lexington, Kentucky, redomesticated from Kentucky to Louisiana. The redomestication was effected without a merger on December 4, 1992. The Kansas Certificate of Authority was amended in September of 1993, but is effective December 4, 1992.
- Central United Life Insurance Company, Sioux City, Iowa, redomesticated from Iowa to Texas. The redomestication was effected without a merger on July, 30, 1993. The Kansas Certificate of Authority was amended in December of 1993, but is effective July 30, 1993.
- Chartered Protective Life Insurance Company, San Diego, California, merged with and into General Fidelity Life Insurance Company, San Diego, California, on December 31, 1992. The Kansas Certificate of Authority was cancelled in April of 1993, but is effective December 31, 1992.
- Consolidated Farmers Mutual Insurance Company, Inc., Colwich, Kansas, merged with and into Farmers Alliance Mutual Insurance Company, McPherson, Kansas, on April 1, 1993.
- Continental American Life Insurance Company, Newark, Delaware, merged with and into Provident Mutual Life Insurance Company of Philadelphia, Philadelphia, Pennsylvania, on January 31, 1993. The Kansas Certificate of Authority was cancelled in April of 1993, but is effective January 31, 1993.
- Credit Life Insurance Company, Springfield, Ohio, redomesticated from Ohio to Illinois. The redomestication was effected without a merger on July 23, 1992. The Kansas Certificate of Authority was amended in January of 1993, but is effective July 23, 1992.
- Diamond State Insurance Company, Wilmington, Delaware, redomesticated from Delaware to Indiana. The redomestication was effected without a merger on July 13, 1992. The Kansas Certificate of Authority was amended in March of 1993, but is effective July 13, 1992.
- Employers National Insurance Company, Wilmington, Delaware, redomesticated from Delaware to Texas. The redomestication was effected without a merger on August 31, 1992. The Kansas Certificate of Authority was amended in May of 1993, but is effective August 31, 1992.

One Hundred Twenty-Fourth Annual Report

- FG Insurance Corp., Raleigh, North Carolina, redomesticated from North Carolina to Delaware. The redomestication was effected without a merger on March 23, 1992. The Kansas Certificate of Authority was amended in March 1993, but is effective March 23, 1992.
- FGIC Mortgage Insurance Company, New York, New York, redomesticated from New York to North Carolina. The redomestication was effected through the merger of FGIC Mortgage Insurance Company with and into Private Residential Mortgage Insurance Corporation, Raleigh, North Carolina, on December 11, 1992. The Kansas Certificate of Authority was amended in February of 1993, but is effective December 11, 1992.
- Fidelity Investments Life Insurance Company, West Conshohocken, Pennsylvania, redomesticated from Pennsylvania to Utah. The redomestication was effected without a merger on November 10, 1992. The Kansas Certificate of Authority was amended in September of 1993, but is effective November 10, 1992.
- First General Insurance Company, Atlanta, Georgia, redomesticated from Georgia to Rhode Island. The redomestication was effected without a merger on February 1, 1993. The Kansas Certificate of Authority was amended in November of 1993, but is effective February 1, 1993.
- First Penn-Pacific Life Insurance Company, Harrisburg, Pennsylvania, redomesticated from Pennsylvania to Indiana. The redomestication was effected without a merger on February 5, 1993. The Kansas Certificate of Authority was amended in July of 1993, but is effective February 5, 1993.
- Great Plains Mutual Insurance Company, Inc., Salina, Kansas, merged with and into Columbia Mutual Casualty Insurance Company, Olathe, Kansas, on December 31, 1993. Simultaneously with the merger Columbia Mutual Casualty Insurance Company changed its name to Great Plains Mutual Insurance Company.
- Health and Life Insurance Company of America, Denver, Colorado, redomesticated from Colorado to Illinois. The redomestication was effected without a merger on June 9, 1993. The Kansas Certificate of Authority was amended in December of 1993, but is effective June 9, 1993.
- International Financial Services Life Insurance Company, Bridgeview, Illinois, redomesticated from Illinois to Missouri. The redomestication was effected without a merger on August 14, 1992. The Kansas Certificate of Authority was amended in May of 1993, but is effective August 14, 1992.
- Investors Life Insurance Company of California, Los Angeles, California, merged with and into Investors Life Insurance Company of North America, Philadelphia, Pennsylvania, on December 10, 1992. The Kansas Certificate of Authority was cancelled in July of 1993, but is effective December 10, 1992.
- Investors Life Insurance Company of North America, Philadelphia, Pennsylvania, redomesticated from Pennsylvania to Washington. The redomestication was effected without a merger on December 10, 1992. The Kansas Certificate of Authority was amended in July of 1993, but is effective December 10, 1992.
- Kansas City Variable Life Company, Kansas City, Missouri, redomesticated from Missouri to Iowa and changed its name to Community Financial and Insurance Corp. on June 30, 1993. The Kansas Certificate of Authority was amended in December of 1993, but is effective June 30, 1993.
- Kansas Fire & Casualty Company, Overland Park, Kansas, redomesticated from Kansas to Nebraska. The redomestication was effected through the merger of Kansas Fire & Casualty Company with and into Oak River Insurance Company, Omaha, Nebraska. The surviving company retained the name Oak River Insurance Company on December 29, 1993.
- Loyalty Life Insurance Company, Ft. Lauderdale, Florida, redomesticated from Florida to Texas. The redomestication was effected without a merger on April 17, 1992. The Kansas Certificate of Authority was amended in February of 1993, but is effective April 17, 1992.
- Manufacturers Life Insurance Company of America, Philadelphia, Pennsylvania, redomesticated from Pennsylvania to Michigan. The redomestication was effected without a merger on December 16, 1992. The Kansas Certificate of Authority was amended in March of 1993, but is effective December 16, 1992.
- Midwest Security Life Insurance Company, Indianapolis, Indiana, redomesticated from Indiana to Wisconsin. The redomestication was effected without a merger on January

Kansas Department of Insurance

- 1, 1993. The Kansas Certificate of Authority was amended in June of 1993, but is effective January 1, 1993.
- Monumental General Insurance Company, Baltimore, Maryland, redomesticated from Maryland to Iowa and changed its name to Toyota Motor Life Insurance Company. The redomestication was effected without a merger on September 28, 1992. The Kansas Certificate of Authority was amended in April of 1993, but is effective September 28, 1992.
- MONY Reinsurance Corporation, Dover, Delaware, redomesticated from Delaware to New York. The redomestication was effected through the merger of MONY Reinsurance Corporation with and into Folksamerica National Reinsurance Company on March 31, 1993. The Kansas Certificate of Authority was amended in April of 1993, but is effective March 31, 1993.
- National Old Line Insurance Company, Little Rock, Arkansas, redomesticated from Arkansas to Tennessee and changed its name to Empire General Life Assurance Corp. The redomestication was effected without a merger on August 19, 1992 and the name change was effected June 25, 1992. The Kansas Certificate of Authority was amended in February of 1993, but is effective August 19, 1992.
- Omaha Property and Casualty Insurance Company, Wilmington, Delaware, redomesticated from Delaware to Nebraska. The redomestication was effected without a merger on November 2, 1992. The Kansas Certificate of Authority was amended in July of 1993, but is effective November 2, 1992.
- Preferred Risk Life Insurance Company, Colorado Springs, Colorado, redomesticated from Colorado to Iowa. The redomestication was effected without a merger on December 29, 1992. The Kansas Certificate of Authority was amended in April of 1993, but is effective December 29, 1992.
- Protective Life Insurance Company, Birmingham, Alabama, redomesticated from Alabama to Tennessee. The redomestication was effected without a merger on December 29, 1992. The Kansas Certificate of Authority was amended in December of 1993, but is effective December 29, 1992.
- Provident Life Insurance Company, Bismarck, North Dakota, merged with and into United Services Life Insurance Company, Arlington, Virginia, on December 31, 1992. The Kansas Certificate of Authority was cancelled in March of 1993, but is effective December 31, 1992.
- Providentmutual Life and Annuity Company of America, Philadelphia, Pennsylvania, redomesticated from Pennsylvania to Delaware. The redomestication was effected without a merger on December 30, 1993. The Kansas Certificate of Authority was amended in August of 1993, but is effective December 30, 1992.
- TIC Indemnity Company, Atlanta, Georgia, redomesticated from Georgia to Delaware and then changed its name to American Safety Casualty Insurance Company. The redomestication and name change was effected without a merger on April 2, 1993. The Kansas Certificate of Authority was amended in November of 1993, but is effective April 2, 1993.
- Union Fidelity Life Insurance Company, Trevese, Pennsylvania, merged with and into Credit Life Insurance Company, Springfield, Ohio, and simultaneously Credit Life Insurance Company changed its name to Union Fidelity Life Insurance Company on September 15, 1993. It was effective in Kansas on December 20, 1993.
- United Pacific Insurance Company, Federal Way, Washington, redomesticated from Washington to Pennsylvania. The redomestication was effected without a merger on December 30, 1992. The Kansas Certificate of Authority was amended in April of 1993, but is effective December 30, 1992.
- Universal Reinsurance Corporation, Milford, New Jersey, merged with and into Northwestern National Insurance Company of Milwaukee, Wisconsin, on January 1, 1991. The Kansas Certificate of Authority was cancelled in March of 1993, but is effective January 1, 1991.
- USAA Annuity & Life Insurance Company, San Antonio, Texas, merged with and into USAA Life Insurance Company, San Antonio, Texas, on November 30, 1992. The Kansas Certificate of Authority was cancelled in February of 1993, but is effective November 30, 1992.

One Hundred Twenty-Fourth Annual Report

Vermont Life Insurance Company, Montpelier, Vermont, merged with and into National Life Insurance Company, Montpelier, Vermont, on December 31, 1993.

Voyager Guaranty Insurance Company, Jacksonville, Florida, redomesticated from Florida to Missouri. The redomestication was effected without a merger on January 1, 1993. The Kansas Certificate of Authority was amended in November of 1993, but is effective January 1, 1993.

William Penn Life Assurance Company of America, Indianapolis, Indiana, changed its name to Glenbrook Life and Annuity Company and redomesticated from Indiana to Illinois on June 5, 1992. The Kansas Certificate of Authority was amended in February of 1993, but is effective June 5, 1992.

Zurich Reinsurance Company of New York, Tarrytown, New York, redomesticated from New York to Connecticut. The redomestication was effected through the merger of Zurich Reinsurance Company of New York with and into Zurich Reinsurance Company of America on January 2, 1993. The surviving company retained the name of Zurich Reinsurance Company of America. The Kansas Certificate of Authority was amended in February of 1993, but is effective January 2, 1993.

The Following Changes Of Corporate Title Were Effected In Kansas Between January 1, 1993 And December 31, 1993

Adjustable Life Insurance Company, St. Paul, Minnesota, changed its name to The Ministers Life Insurance Company on February 25, 1993. It was effective in Kansas on July 13, 1993.

Aegon Reinsurance Company of America, New York, New York, changed its name to CORPA Reinsurance Company on August 17, 1992. It was effective in Kansas on January 7, 1993.

American Citizens Life Insurance Company, Austin, Texas, changed its name to Foundation Health National Life Insurance Company on March 31, 1992. It was effective in Kansas on April 29, 1993.

American Excel Insurance Company, Des Moines, Iowa, changed its name to Firemark Insurance Company on April 8, 1991. It was effective in Kansas on October 7, 1993.

American Fidelity Casualty Insurance Company, Oklahoma City, Oklahoma, changed its name to GHS Property and Casualty Insurance Company on August 2, 1993. It was effective in Kansas on November 5, 1993.

American Hail Insurance Company, Minneapolis, Minnesota, changed its name to Rural Community Insurance Company on January 22, 1993. It was effective in Kansas on May 5, 1993.

American Independent Reinsurance Company, New York, New York, changed its name to Seven Hills Insurance Company on January 8, 1992. It was effective in Kansas on February 9, 1993.

American Transcontinental Life Insurance Company, Phoenix, Arizona, changed its name to Healthy Alliance Life Insurance Company on October 22, 1992. It was effective in Kansas on February 25, 1993.

Association Life Insurance Company, Inc., Brookfield, Wisconsin, changed its name to Monticello Life Insurance Company on January 15, 1993. It was effective in Kansas on October 4, 1993.

Atlantic Casualty and Fire Insurance Company, Columbia, South Carolina, changed its name to Nobel Insurance Company on January 1, 1993. It was effective in Kansas on February 26, 1993.

Bausch & Lomb Insurance Company, Rochester, New York, changed its name to First Community Insurance Company on January 1, 1993. It was effective in Kansas on April 9, 1993.

Colonial Penn Annuity and Life Insurance Company, Wilmington, Delaware, changed its name to John Hancock Life Insurance Company of America on July 7, 1993. It was effective in Kansas on October 8, 1993.

CUMIS Life Insurance Company, Madison, Wisconsin, changed its name to MEMBERS Life Insurance Company on January 1, 1993. It was effective in Kansas on March 8, 1993.

Kansas Department of Insurance

- Dreyfus Life Insurance Company, New York, New York, changed its name to AUSA Life Insurance Company, Inc. on September 27, 1993. It was effective in Kansas on December 29, 1993.
- Eastern Aviation & Marine Insurance Company, Frederick, Maryland, changed its name to U.S. Specialty Insurance Company on July 1, 1993. It was effective in Kansas on October 20, 1993.
- Equity Benefit Life Insurance Company, Fairfax, Oklahoma, changed its name to Guaranty National Life Insurance Company on June 23, 1993. It was effective in Kansas on December 9, 1993.
- General Life Insurance Corp. of Wisconsin, Milwaukee, Wisconsin, changed its name to J.C. Penney Insurance Company on November 21, 1992. It was effective in Kansas on July 22, 1993.
- GNA Life Insurance Company, Seattle, Washington, changed its name to QualMed Health and Life Insurance Company on June 30, 1992. It was effective in Kansas on May 21, 1993.
- Golden American Life Insurance Company, Minneapolis, Minnesota, changed its name to MB Variable Life Insurance Company on April 16, 1991 and subsequently changed its name back to Golden American Life Insurance Company on April 24, 1992.
- ITT Life Insurance Company, Milwaukee, Wisconsin, changed its name to ITT Hartford Life and Annuity Insurance Company on March 25, 1993. It was effective in Kansas on May 25, 1993.
- Metropolitan Reinsurance Company, Newark, Delaware, changed its name to Metropolitan Group Property and Casualty Insurance Company on April 3, 1992. It was effective in Kansas on August 4, 1993.
- Nordia Insurance Company, Topeka, Kansas, changed its name to Skandia U.S. Insurance Company on January 1, 1993.
- North American Life and Casualty Company, Minneapolis, Minnesota, changed its name to Allianz Life Insurance Company of North America on March 31, 1993. It was effective in Kansas on April 29, 1993.
- Omaha Financial Life Insurance Company, Minneapolis, Minnesota, changed its name to Corporate Health Insurance Company on February 10, 1993. It was effective in Kansas on December 20, 1993.
- Pacific Fidelity Life Insurance Company, Pasadena, California, changed its name to PaineWebber Life Insurance Company on February 10, 1993. It was effective in Kansas on August 5, 1993.
- Patrons Preferred Insurance Company, Inc., Olathe, Kansas, changed its name to Patrons Insurance Company on July 1, 1993.
- Professional Investors Life Insurance Company, Tulsa, Oklahoma, changed its name to Unison International Life Insurance Company on May 20, 1992. It was effective in Kansas on May 25, 1993.
- Prudential-LMI Commercial Insurance Company, Mansfield, Ohio, changed its name to LMI Insurance Company on March 3, 1993. It was effective in Kansas on July 7, 1993.
- Puritan Insurance Company, Jefferson City, Missouri, changed its name to Westport Insurance Corp. on December 10, 1992. It was effective in Kansas on April 5, 1993.
- ShareNet Insurance, Inc., Goshen, Indiana, changed its name to MMA Insurance Company on January 19, 1993. It was effective in Kansas on July 7, 1993.
- Trans Pacific Life Insurance Company, Santa Monica, California, changed its name to Aurora National Life Assurance Company on September 3, 1993. It was effective in Kansas on December 20, 1993. Subsequent to the name change, the company assumed all of Executive Life Insurance Company's insurance contracts.
- U.S. Mortgage Insurance Company, Blue Bell, Pennsylvania, changed its name to Merit Mortgage Assurance Corporation on June 12, 1992, then changed its name again to Amerin Guaranty Corporation on November 4, 1992. The Kansas Certificate of Authority was amended effective January 7, 1993.
- VASA Life Insurance Company, Indianapolis, Indiana, changed its name to Seaboard Life Insurance Company (U.S.A.) on November 5, 1993. It was effective in Kansas on December 29, 1993.

One Hundred Twenty-Fourth Annual Report

Zurich American Life Insurance Company, Schaumburg, Illinois, changed its name to Zurich Life Insurance Company of America on June 29, 1993. It was effective in Kansas on December 30, 1993.

The Following Miscellaneous Changes Were Effectuated in Kansas Between January 1, 1993 And December 31, 1993

Electrical Workers' Benefit Association, Washington, DC, has been terminated. All of the assets and liabilities were assumed by International Brotherhood of Electrical Workers Pension Benefit Fund on December 31, 1991. It was effective in Kansas on June 2, 1993.

The London Assurance Company (U.S. Branch), New York, New York, domesticated in New York by having all of its assets and liabilities assumed by The London Assurance of America, Inc. on January 1, 1992. A Kansas Certificate of Authority was issued to The London Assurance of America, Inc. in October of 1993, but is effective January 1, 1992.

Minnesota Mutual Fire & Casualty Company, Minnetonka, Minnesota, converted from a mutual to stock insurer and then changed its name to Minnesota Fire & Casualty Company on December 31, 1993.

The Sea Insurance Company (U.S. Branch), New York, New York, domesticated in New York by having all of its assets and liabilities assumed by The Sea Insurance Company of America on January 1, 1992. A Kansas Certificate of Authority was issued to The Sea Insurance Company of America in October of 1993, but is effective January 1, 1992.

Sun Insurance Office Limited (U.S. Branch), New York, New York, domesticated in New York by having all of its assets and liabilities assumed by Sun Insurance Office of America, Inc. on January 1, 1992. A Kansas Certificate of Authority was issued to Sun Insurance Office of America, Inc. in October of 1993, but is effective January 1, 1992.

Securities Section of Market Conduct, Securities & Admissions

The Securities Section of the Kansas Insurance Department is responsible for maintaining the securities placed on deposit by insurance companies pursuant to Kansas statutes. These securities are held jointly by the Commissioner of Insurance and the State Treasurer. One employee from the State Treasurer's Office, two employees and a supervisor from the Insurance Department have the responsibility of taking care of the insurance companies' requests whether in person, by mail or on the telephone.

As of December 31, 1993, a total of 246 insurance companies, both domestic and foreign, had \$4,494,525,957.76 of securities on deposit with this division. In compliance with and pursuant to K.S.A. 40-404(e) and K.A.R. 40-2-22, three insurance companies had a total of \$1,186,930,635.00 in securities on deposit with qualified banks. This is an increase of \$475,299.86. This division has the responsibility, at least once a month, of checking a list provided by the banks of the securities held there by these companies.

This division is accountable for the \$4,494,525,957.76 held within the vault and is to see that it is properly deposited and withdrawn. The

Kansas Department of Insurance

companies are to keep their deposits at or above a minimum amount set by the Financial Surveillance Division. It is the responsibility of this division to see that the companies comply with these minimum requirements. The securities are filed in the companies' safekeeping boxes. Our records are balanced every 10 and 30 days.

The Securities Division processes a total of \$2,961,062,440.78 in deposits and \$2,691,701,633.05 in withdrawals for calendar year 1993. These dollar amounts show an increase of \$269,360,807.73 in the Security Vault. Negotiable securities account for .002818% or \$12,667,000.00 of the total deposit.

A total of 6,059 coupons were clipped off negotiable coupon bonds and sent to the proper insurance companies upon request. This is a decrease of 3,578 coupons from 1992. The coupons, when processed, totaled \$797,543.88. This is a decrease of \$363,928.89 from year end 1992. There are only 25 companies with negotiable securities or .102% of the total companies on deposit. The Securities Division also processed a total of 1,967 partial payments on mortgages amounting to \$11,460,749.07 for nine companies. We processed 593 partial payments on bonds for 7 companies for a total of \$583,528,364.57.

A total of 141 insurance companies were using Joint Custody Receipts at year end 1993. Of the depositing companies, 122 used Joint Custody Receipts exclusively for their deposits while 19 companies used them along with other physical securities. Sixteen banks throughout the state are being used as custodial banks by these companies. A total of \$4,077,357,407.91 or 91% of the total deposit in the vault is in Joint Custody Receipts.

Other business performed by this division in 1993 was:

1. This division confirmed 178 requests from insurance companies, other state auditors, and our own departmental auditors on securities held in this department for the specific company being audited.
2. As "Post-Audit" previously audited this division every two years, the Commissioner decided in 1978 that a joint annual audit be done by examiners from the Insurance Department and the State Treasurer's office. This audit was carried out and completed in March, 1993. The "Post-Audit" was done in September, 1993.
3. The annual inner office audit was completed by the employees within the division. This audit insures that all the securities on file are in agreement with our file cards and control cards. They are also checked to see that they are properly filed. This audit takes place six months after the audit by the Insurance Department and the Treasurer's office is completed.

One Hundred Twenty-Fourth Annual Report

4. The annual updating of the "Signature Authorization Cards" and the "Identification of Entry" cards and files were performed.
5. Requests were sent to 15 custodial banks requesting that they confirm for us the securities they held as Joint Custody Receipts for insurance companies.

The percentage of securities held in the vault under different categories are as follows:

Bonds	.96317%
Stocks	.00096%
Mortgages	.03031%
Certificates of Deposit	.00060%
Real Estate	.00494%
Letter of Credit	.00002%

The chart attached shows the different categories and classifications of securities for each company as of December 31, 1993.

SECURITIES DEPOSITED WITH THE INSURANCE COMMISSIONER
AS REQUIRED BY LAW
DECEMBER 31, 1993

NAME OF COMPANY	BONDS	STOCKS	MORTGAGES	CERTIFICATES OF DEPOSIT	**REAL ESTATE ***LETTER OF CREDIT	TOTAL DEPOSIT
Advantage Dental Healthplans				50,000.00		50,000.00
Alliance Indemnity Company	250,000.00					250,000.00
Alliance Insurance Company, Inc.	1,363,000.00					1,363,000.00
Allianz Insurance Company	295,000.00					295,000.00
American Alliance Insurance Company	135,000.00					135,000.00
American & Foreign Insurance Company	105,000.00					105,000.00
American Bankers Insurance Co. of Florida	2,740,000.00					2,740,000.00
American Bankers Life Assurance Co. of Florida	600,000.00					600,000.00
American Centennial Insurance Company	110,000.00					110,000.00
American Economy Insurance Company	100,000.00					100,000.00
American Family Life Assurance Co. of Columbus	35,000.00					35,000.00
American Foundation Life Insurance Company	475,000.00					475,000.00
American Founders Life Insurance Company	8,500,000.00					8,500,000.00
American General Life Insurance Company	200,000.00					200,000.00
American Health & Life Insurance Company	2,345,000.00					2,345,000.00
American Home Life Insurance Company	35,419,000.00	412,039.00	14,120,476.76		**920,022.00	50,871,537.76
American Investors Life Insurance Company	1,731,611,657.48	12,035.68	4,780,377.61			1,736,404,070.77
American Liberty Life Insurance Company	100,000.00			40,000.00		140,000.00
American National Insurance Company	25,000,000.00					25,000,000.00
American Professionals Insurance Company	50,000.00					50,000.00
American Safety Casualty Insurance Company				25,000.00		25,000.00
American Security Insurance Company	45,000.00					45,000.00
American Standard Life & Accident Insurance Co.				100,000.00		100,000.00
American States Insurance Company	100,000.00					100,000.00
American States Preferred Insurance Company	100,000.00					100,000.00
American Woodmen's Life Insurance Company	1,135,000.00		95,029.23			1,230,029.23

Kansas Department of Insurance

NAME OF COMPANY	BONDS	STOCKS	MORTGAGES	CERTIFICATES OF DEPOSIT	**REAL ESTATE ***LETTER OF CREDIT	TOTAL DEPOSIT
Ameri-Health Network, Inc.				2,500.00		2,500.00
Argonaut Insurance Company	4,970,000.00					4,970,000.00
Argonaut-Midwest Insurance Company	2,930,000.00					2,930,000.00
Arkwright Insurance Company	100,000.00					100,000.00
Armed Forces Insurance Exchange	2,500,000.00					2,500,000.00
Associated Indemnity Corporation	100,000.00					100,000.00
Atlanta Casualty Company	35,000.00					35,000.00
Atlanta Life Insurance Company	40,000.00					40,000.00
Atlas Insurance Company				50,000.00		50,000.00
Automobile Club of Kansas, Inc.	50,000.00					50,000.00
Balboa Insurance Company	25,000.00					25,000.00
Benchmark Insurance Company	1,410,000.00					1,410,000.00
Beneficial Standard Life Insurance Company	20,000.00					20,000.00
Berkshire Life Insurance Company	100,000.00					100,000.00
Blue Cross & Blue Shield of Kansas, Inc.	400,000.00					400,000.00
BMA Selectcare, Inc.				25,000.00		25,000.00
Boston Mutual Life Insurance Company	100,000.00					100,000.00
Bradford National Life Insurance Company	1,323,923.82					1,323,923.82
Bremen Farmers Mutual Insurance Company	100,000.00					100,000.00
Business Men's Assurance Company of America	1,925,000.00					1,925,000.00
California Compensation Insurance Company	250,000.00					250,000.00
Centennial Life Insurance Company (The)	755,000.00					755,000.00
Central States Insurance Company, Inc.	900,000.00					900,000.00
Central United Life Insurance Company	5,300,000.00					5,300,000.00
Chicago Title Insurance Company	60,000.00					60,000.00
Chicago Title Insurance Company of Oregon	500,000.00					500,000.00
CIGNA HealthCare of Kansas/Missouri, Inc.				40,000.00		40,000.00
Cimarron Insurance Company, Inc.	2,000,000.00					2,000,000.00
Columbian National Title Insurance Company	50,000.00			300,000.00		350,000.00

NAME OF COMPANY	BONDS	STOCKS	MORTGAGES	CERTIFICATES OF DEPOSIT	**REAL ESTATE ***LETTER OF CREDIT	TOTAL DEPOSIT
Commercial Standard Insurance Company	200,000.00					200,000.00
Community National Assurance Company	2,750,000.00					2,750,000.00
Companion Life Insurance Company	160,000.00					160,000.00
CompDent Corporation				75,000.00		75,000.00
Confederation Life Insurance & Annuity Company	40,000.00					40,000.00
Corporate Dental Care, Inc.				20,811.07		20,811.07
Delta Life & Annuity Company	120,000.00					120,000.00
Dental Source of Missouri & Kansas, Inc.				75,000.00		75,000.00
Denticare, Inc.				15,100.00		15,100.00
Durham Life Insurance Company	150,000.00					150,000.00
Electric Insurance Company	200,000.00					200,000.00
Empire General Life Assurance Corporation	110,000.00					110,000.00
Employers National Insurance Company	150,000.00					150,000.00
*Employers Reassurance Corporation						.00
Enterprise Insurance Company Trust	50,000.00					50,000.00
Exclusive Healthcare, Inc.				25,000.00		25,000.00
Fairmont Insurance Company	35,000.00					35,000.00
Farm Bureau Mutual Insurance Company, Inc. (The)	1,290,000.00					1,290,000.00
Farmers Alliance Mutual Insurance Company	1,620,000.00					1,620,000.00
Farmers & Merchants Insurance Company	500,000.00					500,000.00
Farmers Insurance Company, Inc.	1,362,000.00					1,362,000.00
Farmers Insurance Exchange	4,660,000.00					4,660,000.00
Farmers Mutual Insurance Company	100,000.00					100,000.00
FG Insurance Corporation	75,000.00					75,000.00
Financial Security Assurance of Oklahoma, Inc.	2,000,000.00					2,000,000.00
Fire Insurance Exchange	485,000.00					485,000.00
Fireman's Fund Insurance Company	6,345,000.00					6,345,000.00
First General Insurance Company	100,000.00					100,000.00
First National Life Insurance Company of America				25,000.00		25,000.00

NAME OF COMPANY	BONDS	STOCKS	MORTGAGES	CERTIFICATES OF DEPOSIT	**REAL ESTATE ***LETTER OF CREDIT	TOTAL DEPOSIT
First Pyramid Life Insurance Company of America				100,000.00		100,000.00
First Variable Life Insurance Company	110,000.00					110,000.00
Franklin Life Insurance Company (The)	700,000.00					700,000.00
Fremont Indemnity Company	50,000.00					50,000.00
GE Residential Mortgage Ins. Corporation of NC	50,000.00					50,000.00
General Electric Home Equity Ins. Corp. of NC	50,000.00					50,000.00
General Electric Mortgage Ins. Corporation	60,000.00					60,000.00
General Electric Mortgage Ins. Corp. of NC	70,000.00					70,000.00
General Reinsurance Corporation	110,000.00					110,000.00
Georgia International Life Insurance Company	35,000.00					35,000.00
Glens Falls Insurance Company (The)	115,000.00					115,000.00
Globe Indemnity Company	105,000.00					105,000.00
Great Plains Mutual Insurance Company	1,771,000.00					1,771,000.00
Great-West Life & Annuity Insurance Company	2,500,000.00					2,500,000.00
Greenwich Insurance Company	350,000.00					350,000.00
Guarantee Insurance Company	50,000.00					50,000.00
Guarantee Mutual Life Company	5,500,000.00					5,500,000.00
Hartford Insurance Company of the Midwest	75,000.00					75,000.00
Healthcare America Plans, Inc.				25,000.00		25,000.00
Healthmark Health Plan of Kansas City, Inc.				10,000.00		10,000.00
Heart of America Fire & Casualty Company	75,000.00					75,000.00
*Home State Life Insurance Company						.00
Houston General Insurance Company	50,000.00					50,000.00
Humana Health Plan, Inc.				10,000.00		10,000.00
Humana Kansas City, Inc.	50,000.00					50,000.00
Indiana Lumbermens Mutual Insurance Company	100,000.00					100,000.00
Industrial Indemnity Company	1,075,000.00					1,075,000.00
Insurance Company of the Prairie States				110,000.00		110,000.00
Intagon Indemnity Corporation	85,000.00					85,000.00

NAME OF COMPANY	BONDS	STOCKS	MORTGAGES	CERTIFICATES OF DEPOSIT	**REAL ESTATE ***LETTER OF CREDIT	TOTAL DEPOSIT
Integon Life Insurance Corporation				100,000.00		100,000.00
International Indemnity Company				75,000.00		75,000.00
Investors Guaranty Life Insurance Company	20,000.00					20,000.00
Investors Title Insurance Company	50,000.00					50,000.00
Jefferson-Pilot Life Insurance Company	125,000.00					125,000.00
Jefferson-Pilot Pension Life Insurance Company	200,000.00					200,000.00
John Hancock Mutual Life Insurance Company	100,000.00					100,000.00
John Hancock Variable Life Insurance Company	100,000.00					100,000.00
Juris Group, Inc.				500.00		500.00
Kansas Bankers Surety Company (The)	1,500,000.00					1,500,000.00
Kansas City Dental Care					***75,000.00	75,000.00
Kansas City Life Insurance Company	11,400,000.00					11,400,000.00
*Kansas Farm Bureau Life Insurance Co., Inc.			4,061,939.44			4,061,939.44
Kansas Group Life Insurance Company	1,800,000.00					1,800,000.00
Kansas Medical Mutual Insurance Company	1,000,000.00					1,000,000.00
Kansas Mutual Insurance Company	595,000.00					595,000.00
KFB Insurance Company, Inc.	670,000.00					670,000.00
Legion Insurance Company	25,000.00					25,000.00
Liberty Insurance Corporation	30,000.00					30,000.00
Liberty Life Assurance Company of Boston	100,000.00					100,000.00
Life Insurance Company of Georgia	40,000.00					40,000.00
Lincoln National Life Insurance Company	300,000.00					300,000.00
Lincoln National Specialty Insurance Company	3,000,000.00					3,000,000.00
London Pacific Life & Annuity Company	150,000.00					150,000.00
Lumber Mutual Insurance Company	350,000.00					350,000.00
MAHSI Life & Health Insurance Company	100,000.00					100,000.00
Marysville Mutual Insurance Company (The)	520,000.00			100,000.00		620,000.00
Massachusetts General Life Insurance Company	100,000.00					100,000.00
Massachusetts Mutual Life Insurance Company	200,000.00					200,000.00

NAME OF COMPANY	BONDS	STOCKS	MORTGAGES	CERTIFICATES OF DEPOSIT	**REAL ESTATE ***LETTER OF CREDIT	TOTAL DEPOSIT
McPherson Hail Insurance Company (The)	60,000.00					60,000.00
Merrill Lynch Life Insurance Company				120,000.00		120,000.00
Mid-American Casualty Company				20,000.00		20,000.00
Mid-Century Insurance Company	250,000.00					250,000.00
Mid-Continent Casualty Company	365,000.00					365,000.00
Mid-South Insurance Company	150,000.00					150,000.00
Mid-West National Life Insurance Co. of Tennessee	560,000.00					560,000.00
Mission Insurance Company Trust				40,000.00		40,000.00
Mission National Insurance Company Trust				50,000.00		50,000.00
Missouri Professional Liability Ins. Association	100,000.00					100,000.00
Modern Income Life Insurance Company	4,250,000.00		566,210.07			4,816,210.07
Montgomery Ward Enterprises, Inc.				75,000.00		75,000.00
Monumental Life Insurance Company				10,000.00		10,000.00
Munich American Reassurance Company	35,000.00					35,000.00
National American Insurance Co. of California	25,000.00					25,000.00
National Benefit Life Insurance Company	750,000.00					750,000.00
National Colonial Insurance Company	530,000.00					530,000.00
National Legal Shield				544.75		544.75
National Reinsurance Corporation (The)	100,000.00					100,000.00
National Western Life Insurance Company	4,000,000.00					4,000,000.00
Nationwide Agribusiness Insurance Company	550,000.00					550,000.00
New England Mutual Life Insurance Company	300,000.00					300,000.00
Niagara Fire Insurance Company	115,000.00					115,000.00
Nobel Insurance Company	100,000.00					100,000.00
Northern Assurance Company of America (The)	730,000.00					730,000.00
Northwestern Pacific Indemnity Company	215,000.00					215,000.00
Oak River Insurance Company	1,800,000.00					1,800,000.00
Occidental Fire & Casualty Company of NC	200,000.00					200,000.00
Occidental Life Insurance Company of NC	100,000.00					100,000.00

NAME OF COMPANY	BONDS	STOCKS	MORTGAGES	CERTIFICATES OF DEPOSIT	**REAL ESTATE ***LETTER OF CREDIT	TOTAL DEPOSIT
Oklahoma Surety Company	305,000.00					305,000.00
Old Colony Life Insurance Company				25,000.00		25,000.00
Old United Casualty Company	1,245,000.00					1,245,000.00
Old United Life Insurance Company	870,000.00					870,000.00
Ozark National Life Insurance Company	12,843,000.00					12,843,000.00
Patrons Insurance Company	1,000,000.00					1,000,000.00
Paul Revere Life Insurance Company	250,000.00					250,000.00
Paul Revere Variable Annuity Insurance Company	250,000.00					250,000.00
Peak Property & Casualty Insurance Corporation	75,000.00					75,000.00
Peninsular Life Insurance Company	150,000.00					150,000.00
Pinnacle Insurance Company	35,000.00					35,000.00
Pioneer National Life Insurance Company	3,677,270.13		158,419.39			3,835,689.52
Plains Insurance Company	1,900,000.00					1,900,000.00
PM Group Life Insurance Company	250,000.00					250,000.00
Pre-Paid Legal Services, Inc.				100,000.00		100,000.00
Preferred Plus of Kansas, Inc.				25,000.00		25,000.00
Premier Alliance Insurance Company				30,000.00		30,000.00
Primerica Life Insurance Company	200,000.00					200,000.00
Principal Health Care of Kansas City, Inc.				25,000.00		25,000.00
Private Residential Mortgage Insurance Corp.	55,000.00					55,000.00
Protective Life Insurance Company	17,000,000.00					17,000,000.00
Prudential Reinsurance Company	100,000.00					100,000.00
Pyramid Life Insurance Company	41,816,000.00					41,816,000.00
Ranger Insurance Company	100,000.00					100,000.00
Reliance National Insurance Company	110,000.00					110,000.00
Reliance Standard Life Insurance Company	300,000.00					300,000.00
Republic Mortgage Insurance Company	50,000.00					50,000.00
Republic Western Insurance Company	300,000.00					300,000.00
Rockwood Insurance Company				250,000.00		250,000.00

NAME OF COMPANY	BONDS	STOCKS	MORTGAGES	CERTIFICATES OF DEPOSIT	**REAL ESTATE ***LETTER OF CREDIT	TOTAL DEPOSIT
Royal Indemnity Company	105,000.00					105,000.00
San Francisco Reinsurance Company	95,000.00					95,000.00
Scor Reinsurance Company	60,000.00					60,000.00
Security Benefit Life Insurance Company	2,031,275,065.24	1,935,000.00	75,058,333.72		**18,175,000.00	2,126,443,398.96
Security Trust Life Insurance Company				25,000.00		25,000.00
Sentry Investors Life Insurance Company	85,000.00					85,000.00
Signature Agency, Inc/Legal Serv. Plan of America				50,000.00		50,000.00
Skandia U.S. Insurance Company	1,275,000.00					1,275,000.00
South Carolina Insurance Company	110,000.00					110,000.00
Southern General Insurance Company				25,000.00		25,000.00
Standard Guaranty Insurance Company	35,000.00					35,000.00
State Mutual Insurance Company	19,752,221.35		10,822,063.05			30,574,284.40
Title Resources Guaranty Company	200,000.00					200,000.00
Total Health Care				10,000.00		10,000.00
Town & Country Fire & Casualty Ins. Co., Inc.	390,871.86	7,138.70		225,000.00		623,010.56
Transamerica Insurance Company	2,100,000.00					2,100,000.00
Travel Air Insurance Company (Kansas)	900,000.00					900,000.00
Travelers Indemnity Company of America (The)	110,000.00					110,000.00
Tri-State Insurance Company	605,000.00					605,000.00
Trinity Universal Insurance Co. of Kansas, Inc.	1,459,000.00					1,459,000.00
Truck Insurance Exchange	3,960,000.00					3,960,000.00
TRW Title Insurance Company	700,000.00					700,000.00
ULICO Casualty Company	20,000.00					20,000.00
Unicare Insurance Company	55,000.00					55,000.00
Union Fidelity Life Insurance Company	550,000.00					550,000.00
Union Security Life Insurance Company	45,000.00					45,000.00
United Dental Care of Missouri, Inc.				50,000.00		50,000.00
United Family Life Insurance Company	35,000.00					35,000.00
United Guaranty Residential Insurance Company	60,000.00					60,000.00

NAME OF COMPANY	BONDS	STOCKS	MORTGAGES	CERTIFICATES OF DEPOSIT	**REAL ESTATE ***LETTER OF CREDIT	TOTAL DEPOSIT
						60,000.00
United Guaranty Residential Insurance Co. of NC	60,000.00					50,000.00
United Liberty Life Insurance Company	50,000.00					50,000.00
United Teacher Associates Insurance Company	50,000.00					30,451,000.00
Universal Guaranty Life Insurance Company	30,451,000.00					1,100,000.00
Upland Mutual Insurance, Inc.	1,100,000.00					100,000.00
USABLE Life	100,000.00					120,000.00
Vanliner Insurance Company	120,000.00				**3,120,000.00	259,034,407.41
Victory Life Insurance Company (The)	227,400,000.00	1,946,670.00	26,567,737.41			11,345,000.00
Vulcan Life Insurance Company	11,345,000.00					110,000.00
Wesco Insurance Company	110,000.00					220,000.00
West General Insurance Company, Inc.	220,000.00			25,000.00		25,000.00
Western Employers Insurance Company						403,000.00
Western National Life Insurance Company	403,000.00					450,000.00
Wheat Growers Mutual Hail Insurance Company (The)	450,000.00					100,000.00
Wilshire Insurance Company	100,000.00					35,000.00
Windsor Insurance Company	35,000.00			100,000.00		100,000.00
Winona Financial Life Insurance Company					**22,215,022.00 *** 75,000.00	4,494,525,957.76
TOTALS:	4,329,013,009.88	4,312,883.38	136,230,586.68	2,679,455.82		

*In compliance with KSA 40-404(a) these
Companies have on deposit with various
banks the following amounts:

*Employers Reassurance Corporation	900,000,000.00
*Home State Life Insurance Company	1,930,635.00
*Kansas Farm Bureau Life Insurance Company	285,000,000.00
Total:	*\$1,86,930,635.00

*\$5,681,456,592.76

AGENTS AND BROKERS DIVISION

The Agents and Brokers Division is responsible for the qualification and supervision of agents, brokers, and agencies, for the issuance of licenses, for certification of agents and agencies by insurers, for administration of agents' continuing education requirements, for maintenance of licensing records, and for the administration of the laws relative to these functions. As an extension of these responsibilities, the Division is also involved in the continuing process of reviewing and investigating the adequacy of current statutes and regulations in an attempt to propose effective and beneficial legislation.

Examinations

Pursuant to the provisions of K.S.A. 40-241, Insurance Testing Corporation currently administers computer generated and delivered agent examinations in Overland Park, Wichita, Hays, and Topeka. Applicants taking these examinations receive their grades immediately upon completing their examination. These pass/no pass results are accumulated and transferred to this Division daily and serve as a basis for license issue. During 1993, 5,002 examinations were administered in this manner, resulting in 3,711 new resident agent license qualifications. There were 1,456 new nonresident license qualifications issued with no examination required.

Agent and Agency Licensing

As of May 1, 1989, corporations, associations, partnerships, sole proprietorships, and other legal entities acting as insurance agents and holding a direct agency appointment from an insurance company or companies were required by K.S.A. 40-240(b) to obtain an insurance agent's license. During 1993, this Division issued 798 agency licenses and collected fees totaling \$19,310. During 1993, the Division also issued 5,458 new agent licenses. The licensing of agencies has added a great deal to the work load of the Division, but the computer systems that have been developed have allowed us to avoid increasing the staff in this section.

Retaliatory Letters and Fees

In February 1993, this Division sent letters to 8,156 nonresident agents and 2,050 nonresident agencies from 30 states to advise them of the retaliatory requirements they must meet prior to May 1, 1993. From this activity, 1,469 nonresident agents and 279 nonresident agencies were terminated for failure to respond as set forth in K.S.A. 40-246.

Kansas Department of Insurance

Fees collected from agents and agencies satisfying the retaliatory requirements totaled \$228,002.50.

Certification Renewals

During 1993, the Agents and Brokers Division sent renewal lists and statements to 1,091 companies. These companies renewed 270,086 certifications for resident agents, 25,107 certifications for resident agencies, 62,485 certifications for nonresident agents, and 10,262 certifications for nonresident agencies. This activity resulted in the collection of \$2,159,276.50.

Sixteen companies were assessed penalties for late filing of renewal statements in 1993 in accordance with K.S.A. 40-226.

Company Changes

In association with the issue and renewal of agent and agency certifications, the Agents and Brokers Division manages the technical details involving agents and agencies when foreign and domestic companies change names, merge, redomesticate, add or delete authority, or are suspended or revoked and when new companies are admitted.

Agent and Agency Investigations

This Division has developed and implemented procedures to assist the Legal Division in taking appropriate action if an agent, agency, or applicant has engaged in illegal activities.

K.S.A. 40-240 requires applicants to establish that they are of good business reputation and are worthy of a license. Toward this end, the Agents and Brokers Division requested record checks from the Kansas Bureau of Investigation for 3,761 applicants for an insurance agent's license in 1993. In addition, 6,523 agent applications and 798 applications for an insurance agency license were checked against the files of the National Association of Insurance Commissioners (NAIC) for disciplinary action.

The Agents and Brokers Division corresponds with insurance companies, agents and agencies, and the insurance departments of other states regarding agent licensing laws. This fact finding assists in determining if inquiries or complaints about agent and agency activities warrant investigation or disciplinary action by the Legal Division.

Resulting from the Kansas Insurance Department's disciplinary actions, the Division reported to the NAIC four agent license denials, two agent and one agency license suspensions, and twenty-eight agent and one agency license revocations.

One Hundred Twenty-Fourth Annual Report

In addition, during 1993, the Agents and Brokers Division imposed administrative penalties totaling \$121,800 against 101 insurance companies for failure to notify the commissioner of agent certifications within the time limit prescribed. Fines totaling \$18,200 were collected from 140 agencies for violations of K.S.A. 40-240 which sets forth the time limits for notifying the commissioner of additions or terminations of agency personnel. Such administrative action was reported to the NAIC.

Complaints and Inquiries

The Agents and Brokers Division maintains a close working relationship with other divisions of the Department to provide vital information regarding agents and agencies. The Division researches all phases of agent and agency licensing for legislative purposes, for the National Association of Insurance Commissioners, for the development of departmental positions, and for compiling statistics.

Continuing Education

March 31, 1993, marked another continuing education deadline for all insurance agents. This was the second biennial deadline, and it proceeded more smoothly than the first deadline two years previous. Initially, 10,501 agents were suspended for not having complied with the continuing education deadline. Of these, 3,018 were agents that had active company certifications. The balance were agents that had no company authority at the deadline date. Ninety days later, on June 30, 1993, 9,860 agents had their license authority canceled for failure to comply. Of the 9,860 agents, 1,531 had active appointments, while 8,329 had no company appointments. Since the suspension and cancellation dates, 622 agents reinstated their license authority in 1993. This resulted in a collection of \$66,900 in penalty fees. Meanwhile, a new biennium has begun, and as of December 31, 1993, 240 providers have been approved as have been 1,433 courses. Additionally, 457 agents have complied for the March 31, 1995, deadline.

Other Activities

During 1993, this Division issued or renewed 570 motor club licenses, 326 excess lines licenses, 437 broker licenses, and eight stock licenses.

The Agents and Brokers Division provides a number of support services to insurance companies, agents, and agencies. During 1993, the Division provided 8,377 agent and 444 agency Certifications of License Status, 188 License Clearances, 1,165 agent and 197 agency licensing

Kansas Department of Insurance

record printouts, and duplicate licenses for 443 agents and 46 agencies, generating \$61,705 in fees.

Certifications Issued and Canceled

The Agents and Brokers Division has experienced steady growth in the agent licensing area during the last ten years. The following table reflects the increase in certifications issued and canceled.

Year	Certifications Issued	Resident	Nonresident	Certifications Canceled
1983	213,338	193,396	19,942	24,651
1984	228,488	205,267	23,221	31,924
1985	236,651	211,062	25,589	39,196
1986	246,893	219,065	27,828	43,797
1987	256,877	225,591	31,286	49,218
1988	260,216	226,781	33,432	45,981
1989	292,362	251,285	41,067	48,881
1990	432,003	354,047	77,956	91,998
1991	368,583	301,939*	66,644*	125,387
1992	381,903	318,729*	63,174*	88,468
1993	481,156	340,865*	92,190*	100,356

*In addition to these figures, 36,888 resident and 11,213 nonresident certifications were issued without fee because of agency affiliation.

Fiscal Year	Licensing Fees Collected
1983	\$1,240,501.50
1984	1,328,525.00
1985	1,373,202.50
1986	1,348,360.00
1987	1,561,368.00
1988	1,662,352.00
1989	1,419,363.00
1990	3,011,894.00
1991	2,648,470.00
1992	3,089,216.00
1993	3,120,751.00

CONSUMER ASSISTANCE DIVISION

This Division's principal responsibility is the review of complaints and inquiries from Kansas consumers regarding insurance companies, agents or companies and coverage. In addition, the Division performs a number of education and information functions for the benefit of the general public. The Division's third area of responsibility is the monitoring of insurer conduct and investigation of business practices of insurance agents and agencies for administrative action, if appropriate.

One Hundred Twenty-Fourth Annual Report

COMPLAINTS AND INQUIRIES

The majority of complaints and inquiries are initially received through telephone contacts and personal visits to our office. If the consumer representative determines that additional information is needed, the consumer is requested to set forth their concerns in writing. Once received, a file is opened and an investigation is initiated to gather the information necessary for the consumer representative to make an informed decision with regard to how the dispute should be resolved. Since these complaints and inquiries involve a wide variety of insurance questions, the Division maintains a close working relationship with other divisions of the Department to coordinate activities and provide advice on potential problem areas. This relationship also allows the Consumer Representatives the opportunity to take advantage of technical support available from the other divisions and maintain records relating to all consumer matters handled by the Department. (See Data Comparisons for specific information relative to complaint handling activities.)

Wichita Branch Office

The Department maintains a branch office in Wichita to handle consumer matters brought to us by citizens from Wichita and surrounding areas of the State. The Wichita Branch Office is a unit of this Division. The Wichita Branch also actively participates in consumer education activities.

Telecommunications

Since its inception, the toll-free Consumer "Hot Line" has proven to be a valuable service. In 1993, the "Hot Line" received a total of 39,777 calls, an average of 3,315 calls per month or 158 calls per day as compared to total of 34,743, an average of 2,895 calls per month or 138 calls per day during 1992. In addition, consumer representatives handled 92,929 other telephone calls for a total of 118,726 calls. Even though many of the calls require follow-up correspondence or action, the principal objectives of the telecommunications system is to conclude as many matters as possible and eliminate unnecessary delay and correspondence from both the consumer and this Division. In addition to telephone calls, we provided assistance to 2,136 walk-in office callers during 1993.

Field Representatives

The Consumer Assistance Division has field representatives who travel throughout the state, when needed, to investigate complaints. This

Kansas Department of Insurance

includes taking statements from citizens who have complained about misrepresentation by agents or companies, overselling and alleged fraudulent acts by agents, and other alleged violations of Kansas insurance laws. Field representatives are also utilized to survey severe storm damage to determine the extent and type of damage, area covered, and the approximate number of people affected. These surveys provide assistance in determining whether the insurance industry will have sufficient claims adjusters in the area to handle the losses. The representatives also answer questions and coordinate with federal and other state disaster relief personnel to help ensure appropriate steps are taken to help alleviate hardships caused by the disaster.

CONSUMER EDUCATION

This Division provides a variety of educational programs for citizens of this State, including: (1) presentations to senior citizen groups; (2) informal talks with students and civic groups; and (3) the preparation, distribution, and updating of consumer pamphlets.

Senior Citizen Forums

In 1993, the Division conducted 21 Senior Citizen Forums in Kansas. At each forum, individuals from the Medicare Administrator in Kansas explain the benefits provided by Medicare. Division representatives, through a slide presentation and question and answer sessions, explain the benefits customarily available through Medicare Supplement, nursing home, and cancer policies. At each forum, the Division also distributes a packet of pamphlets to each participant. Attendance at the forums has been substantial from their inception and has increased with the growing interest in senior citizen issues.

Other Forums, Talks, Speeches and Meetings

In addition to the Senior Citizen Forums, the Division offers programs on automobile, homeowners, other lines of insurance, as well as insurance careers. The Department provides speakers from within the Division to civic groups, elementary and high schools, colleges, insurance industry groups, and senior citizen groups. The Division has also supplied articles for publication in association periodicals and journals. The talks and articles generally relate to insurance problems encountered by the group being addressed (*e.g.*, auto insurance problems discussed with high school driver's education classes, and Medicare and Medicare Supplement policies to senior citizen groups). In 1993, the Division conducted approximately 52 speeches throughout the state and attended

One Hundred Twenty-Fourth Annual Report

36 special meetings dealing with various issues involving consumer education and insurance matters. In addition, the Department staffed and participated with an insurance education booth at the Kansas State Fair which has proved to be a successful project to provide consumers with educational materials and information relating to various insurance matters and provide additional consumer assistance regarding insurance complaints and inquiries.

Consumer Pamphlets

The Division also prepares, distributes, and periodically updates a number of educational pamphlets relating to common insurance problems. The pamphlets are titled: *Kansas Automobile Insurance Facts To Help You*, *Kansas Homeowners Insurance Facts To Help You*, *Kansas Cancer Insurance Facts To Help You*, *Kansas Health Insurance Facts To Help You*, *Kansas Life Insurance Facts To Help You*, *Kansas Health Insurance Facts To Help Senior Citizens*, *Kansas Long Term Care Insurance Shoppers Guide*, *Kansas Flood Insurance Facts to Help You*, *Kansas Medicare Supplement Insurance Shopper's Guide* and *Kansas Guide To Automobile Insurance Claims*. In addition, during 1993 several new pamphlets were developed which included: *The Kansas Insurance Department and You*, *The Kansas Guaranty Associations*, *Kansas Storm Season: What to Do Before, During & After*, and *Commonly Asked Questions about Consumer Rights & Their Answers*. Approximately 89,980 consumer pamphlets were distributed in 1993.

REGULATORY ACTIVITIES

Market Conduct Examinations

In 1993, representatives of the Division participated in nine Market Conduct Examinations. The Division's participation consisted of reviewing the claims processing practices of the company under review to determine compliance with the Kansas Unfair Trade Practices Act and Unfair Claims Settlement Regulation. Market Conduct Examinations help identify unfair practices committed with such frequency as to indicate a general business practice which is required by law for formal action under the Unfair Trade Practices Act. The Division also maintains a statistical data base of complaints received by the Department in an effort to: (1) identify general business practices, and (2) provide assistance in targeting regulatory resources.

Kansas Department of Insurance

Insurance Agent and Agency Investigations

In many instances, the Department's first indication of an insurance agent misrepresenting policy provisions or an insurance agency experiencing financial difficulties is through consumer complaints. The Division has developed and implemented procedures to help distinguish isolated "misunderstandings" and "accounting errors" from fraudulent activities. If an agent or agency is engaged in illegal activities, the Division takes appropriate action to: (1) stop the activity and protect the public from further harm, (2) identify and obtain redress for those consumers which have been affected, (3) assist the Legal Division in taking appropriate administrative action, and (4) assist law enforcement agencies in pursuing appropriate criminal prosecution.

Complaint Ratio Compilation and Analysis

Annually, insurers are required by law to report premium and claim information for Kansas business. This information, and the complaint data maintained internally, enable the Division to compile ratios which compare claims-complaints to closed-claims and all-complaints to premium-written. These ratios are analyzed to identify insurers with a high number of complaints in relation to their claims activity and premium volume for selected lines of insurance. Meetings are then held with such companies in which ideas to avoid future complaints are discussed with company officers. Additional monitoring occurs to determine whether the insurer has properly implemented changes to lower abnormally high ratios. If not, further action is considered such as market conduct examination or formal proceedings under the Kansas Unfair Trade Practices Act. In most instances, however, formal action is not necessary since the informal proceedings generally produce positive results.

DATA COMPARISONS

The following table summarizes the Consumer Assistance Division's activities for calendar years 1989, 1990, 1991, 1992 and 1993:

	1989	1990	1991	1992	1993
<i>Complaints and Inquiry Files Opened</i>					
Topeka	7,664	9,350	9,740	10,843	9,414
Wichita	1,188	1,532	1,864	1,967	1,365
	<u>8,852</u>	<u>10,882</u>	<u>11,604</u>	<u>12,810</u>	<u>10,779</u>
<i>Office Callers</i>					
Topeka	1,442	1,304	1,346	1,243	989
Wichita	812	1,007	1,105	1,294	1,147
	<u>2,254</u>	<u>2,311</u>	<u>2,450</u>	<u>2,537</u>	<u>2,136</u>

One Hundred Twenty-Fourth Annual Report

Telephone Calls (incoming and outgoing)

Topeka	71,744	77,852	78,113	74,649	64,448
Wichita	11,941	13,561	14,940	18,280	14,501
WATS "Hot Line"	<u>27,775</u>	<u>30,576</u>	<u>32,318</u>	<u>34,743</u>	<u>39,777</u>
Total	111,460	121,989	125,371	127,672	118,726

Complaint and Inquiry Files Closed

Topeka	7,495	9,265	10,069	10,603	9,337
Wichita	<u>1,198</u>	<u>1,494</u>	<u>1,813</u>	<u>2,003</u>	<u>1,334</u>
Total	8,683	10,759	11,882	12,606	10,671

Consumer Money Recovered

(approx.)	\$5,000,000	\$8,669,247	\$6,746,407	\$5,634,750	\$5,080,873
-----------------	-------------	-------------	-------------	-------------	-------------

Consumer Education Programs

Senior Citizen Forums	14	15	18	21	21
Consumer Talks	99	83	91	80	52
Consumer Pamphlets Distributed (approx.)	75,000	56,000	59,000	57,000	89,980

LIFE DIVISION

The Life Division is responsible for various areas of supervision over 723 companies licensed in the state of Kansas. One of the primary functions of the division is the review of form filings and accompanying materials submitted by the companies holding a Kansas Certificate of Authority. As reported in prior years, the life insurance products being offered in today's marketplace increase in their complexity and require more and more study and research prior to actual approval or disapproval. Universal life products, group insurance, accelerated benefit plans, HR-10 retirement plans and other complex forms of insurance are developing at a rate which requires extensive research not reflected by statistics alone. The following table, however, does give some indication of the number of filings received and processed by the Life Division this past year:

Policy Forms Received	12,821
Policy Forms Approved	10,038
Policy Forms Disapproved	2,244

* The forms approved and disapproved will not reflect the number received as they include forms reviewed from the backing of the past year. In like manner, a portion of the forms received as shown above were not acted upon, and will from backing, be reflected in next year's approved/disapproved statistics.

Letters sent out in connection with form reviews numbered 1,232. In addition to the above reviews, 23 pieces of advertising were reviewed. These figures are taken from submissions of advertising only filings. Fil-

Kansas Department of Insurance

ings included with policy forms have not been counted, nor have the consumer files involving advertising which were eventually reviewed.

During the year 43 requests were received and processed for open records.

Annual Statement Review

There were 734 annual statements filed in 1993 with the Life Division as required by K.S.A. 40-225. Each statement was given a detailed audit with regard to errors in the statement, solvency (including adequacy of reserves for business written by Kansas companies) and authorization of various supplementary documents made. This effort is coordinated with the Financial Surveillance Division which conducts in-depth research on many of the statements received.

Certificate of Authority

K.S.A. 40-215 allows for a continuous Certificate of Authority which shall continue in force until suspended, revoked, or otherwise terminated by the Commissioner of Insurance. It is only necessary to issue a Certificate of Authority to companies newly admitted, changing name, merging or changing city or state of their home office.

Collection and Distribution

In accordance with K.S.A. 40-252 and 40-2801 the Life Division computes, assesses and collects premium and privilege taxes as well as statutory fees. Taxes and fees collected on life companies was \$39,310,038 in fiscal 1994. Of that amount, a premium tax passed in 1970 on Kansas companies amounted to \$5,910,493 and a privilege tax also on Kansas companies passed in that same year resulted in the collection of an additional \$650,025.

Life and Health Guaranty Association

The purpose of this act is to provide a mechanism for the payment of covered claims under certain insurance policies, to avoid excessive delay in payment and to avoid financial loss to claimants of policyholders because of the insolvency of an insurer, to assist in the detection and prevention of insurer insolvencies and to provide an association empowered to assess the cost of such protection among insurers. The Board of Directors of the association is composed of not less than five nor more than nine members who are selected by member insurers subject to approval of the Commissioner. The Life Division gathers and furnishes information relative to those assessments.

One Hundred Twenty-Fourth Annual Report

Advisory Duties and Research

If it is found necessary to call formal hearings with reference to a company or an agent's violation of the insurance code, the Life Division assists the Legal, Licensing and Consumer Assistance Divisions in matters of investigation and procuring evidence. This division also acts as technical advisor during the process of such a hearing. Research needed for any phase of life insurance is conducted whether it be for legislative purposes, NAIC purposes, departmental positions or statistical evaluation. The insurance industry is constantly changing concepts and types of coverage and it is important for the Life Division to properly advise the Commissioner and conduct any studies of research on new subject matters. The Life Division also participates in a yearly evaluation of questions used in the Agents and Brokers Division for testing purposes.

Securities Valuations

A determination is made by the Life Division that adequate securities are on deposit by life companies in accordance with K.S.A. 40-401 and 40-404. As of December 31, 1993, these deposits amounted to \$5,681,456,593. If quarterly or monthly reports are required of a company, the valuations are made more frequently by the Financial Surveillance Division.

Certifications

The Life Division prepared and issued 800 various certifications for companies and insurance departments. Those certifications required the study of the division's records to determine the correctness of the material we were asked to certify.

Annual Report

The material contained within this annual report must be assembled and compiled statistically in connection with the total business operations and Kansas operations of all life companies. This information is also used in the Commissioner's preparation of the department's annual budget and report.

Directory of Companies

Each year a report showing the companies licensed in the various lines of business they are qualified to write in Kansas must be compiled and published. Information is taken from the Official List filed with this division in conjunction with the annual statement.

Examination Reports

Kansas law requires that each company doing business in Kansas to be examined whenever the Commissioner deems it to be necessary. The division filed 43 such reports in 1993. The accuracy of current filings are checked at the close of the annual statement review each year.

Company Charter and Bylaws

This division receives and reviews certified copies of Kansas company charters, bylaws, and amendments thereto. Foreign company charters are also filed in the same manner. In addition, all official company files are maintained within the Life Division.

Biographical Sketches

Biographical forms for each director and key officer of each Kansas life company must be maintained by the Life Division. The biographical sketch files are updated at the close of each annual statement review period to determine if officer changes have resulted in unfiled biographical sketch forms.

Company Admissions, Mergers and Name Changes

This division participates in the examination of companies making application to be admitted to do business in Kansas, mergers, name changes, consolidations, re-insurance and the formation of new companies. During 1993, 3 life companies were admitted. The division processed 6 company mergers and 23 name changes.

Claim Handling

Although the Consumer Assistance Division is basically responsible for the handling of complaints and inquiries, we act in a consulting nature on the more difficult problems which arise and in which more technical assistance is needed. During the year, we handled 37 complaints or inquiries by letter, 30 complaints or inquiries by personal visits with the public, and 5,194 telephone inquiries.

All examiners continue to assist in investigations. This gives us the benefit of complete awareness by all staff members of the problems involved and helps alert them to the policy provisions which might be troublesome, if approved.

Market Conduct Examination

A personal visit by some member of the Life Division is made to each Kansas domiciled company undergoing a financial examination. During

One Hundred Twenty-Fourth Annual Report

that visit a market conduct exam is conducted in conjunction with the financial examiners. A total of 2 such examinations were conducted in 1993. Other company examinations are conducted as needs dictate.

Credit

Approximately 79 companies are presently issuing credit life insurance in this state with a total premium volume of \$26,081,416. Current credit rate structures are receiving extensive analysis. Again, a great amount of time is being devoted to research and review in this area.

TABLE 1
LIFE INSURANCE COMPANIES OF KANSAS
FINANCIAL INFORMATION FROM ANNUAL STATEMENT

COMPANY NAME COMPANIES OF KANSAS	DOM	TOTAL ASSETS	TOTAL LIABILITIES	PAID UP CAPITAL AND/OR SURPLUS	NET GAIN	***** KANSAS *****			
						A & H PREMS RECEIVED	A & H LOSSES PAID	LIFE PREMIUMS RECEIVED	LIFE CLAIMS & BENEFITS
AMERICAN HOME LIFE INS CO	KS	61,902,362	56,947,883	4,954,479	358,498	27,435	20,975	4,999,240	1,847,088
AMERICAN INVESTORS LIFE INS CO	KS	1,840,444,056	1,753,298,004	87,146,052	(6,388,664)	0	0	9,577,805	8,989,996
BLUE CROSS & BLUE SHIELD OF KS INC	KS	444,905,771	234,347,030	210,558,741	26,409,696	616,959,607	531,342,355	0	0
CENTENNIAL LIFE INS CO	KS	127,405,099	95,605,864	31,799,235	879,835	3,428,515	2,950,193	263,138	489,572
EMPLOYERS REASSURANCE CORP	KS	1,516,761,035	958,543,067	558,217,968	123,411,863	0	0	6,252	8,437
GREAT AMERICAN LIFE INS CO	KS	0	0	0	0	0	0	0	0
HOME STATE LIFE INS CO	KS	3,674,278	2,324,673	1,349,605	51,088	242,034	85,229	329,299	0
KANSAS FARM BUREAU LIFE INS CO INC	KS	365,259,621	344,114,602	21,145,018	1,232,974	3,954,322	1,326,486	59,912,841	25,765,606
KANSAS GROUP LIFE INS CO	KS	13,181,165	2,019,292	11,161,873	924,129	2,563,278	1,130,490	3,832,553	2,257,605
PIONEER NATL LIFE INS CO	KS	4,823,031	2,736,758	2,086,273	118,851	0	0	23,502	144,603
PYRAMID LIFE INS CO	KS	106,739,571	78,398,770	28,340,801	3,934,034	1,015,636	505,450	444,441	507,406
SECURITY BENEFIT LIFE INS CO	KS	3,738,944,824	2,214,641,537	128,785,519	23,804,203	1,814,260	1,522,657	61,204,980	39,561,984
VICTORY LIFE INS CO	KS	314,695,819	290,095,914	24,599,905	2,472,466	38,053	45,926	1,586,829	3,052,843
SUB-TOTAL		8,538,736,632	6,033,073,394	1,110,145,469	177,208,973	630,043,140	538,929,761	142,180,880	82,625,142

Kansas Department of Insurance

TABLE 1
LIFE INSURANCE COMPANIES OF OTHER STATES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT

COMPANY NAME COMPANIES OF OTHER STATES	DOM	TOTAL ASSETS	TOTAL LIABILITIES	PAID UP CAPITAL AND/OR SURPLUS	NET GAIN	***** KANSAS *****			
						A & H PREMS RECEIVED	A & H LOSSES PAID	LIFE PREMIUMS RECEIVED	LIFE CLAIMS & BENEFITS
AAA LIFE INS CO	DC	23,522,849	15,677,949	7,844,900	604,095	68,099	15,557	76,322	8,038
ACACIA MUTUAL LIFE INS CO	DC	857,469,819	773,479,748	83,990,071	3,954,396	0	0	0	0
ACACIA NATIONAL LIFE INS CO	VA	453,058,061	429,016,667	24,041,394	2,430,369	0	0	56,701	18,976
ACADEMY LIFE INS CO	MO	242,857,630	222,085,971	20,771,659	(23,218,586)	103,866	83,128	621,349	204,175
ACCELERATION LIFE INS CO	OH	81,867,137	69,099,776	12,767,361	(226,755)	(661)	62,599	485	0
ADMIRAL LIFE INS CO OF AMERICA	AZ	34,748,364	26,107,608	8,640,756	4,375,976	410,139	71,988	267,100	3,480
ADVANTA LIFE INS CO	AZ	22,363,362	5,918,747	16,444,615	1,649,655	0	0	0	0
AETNA INS CO OF AMERICA	CT	11,736,507	289,380	11,447,127	312,349	0	0	0	0
AETNA LIFE INS & ANNUITY CO	CT	17,639,851,957	10,541,113,048	574,364,322	77,489,110	0	0	45,598,198	(270,959)
AETNA LIFE INS CO OF ILLINOIS	IL	881,382,634	783,085,705	98,296,929	339,109	0	0	0	0
AETNA LIFE INS COMPANY	CT	51,535,383,034	32,306,093,998	1,705,600,312	275,283,343	17,026,460	13,311,541	17,395,299	18,366,168
AGC LIFE INS CO	MO	1,691,633,547	694,404,821	997,228,726	343,628,872	0	0	0	0
AIG LIFE INS CO	DE	1,803,515,109	1,654,852,164	101,654,847	10,559,521	59,708	74,984	287,321	288,918
ALABAMA REASSURANCE CO INC	AL	418,970,162	398,365,771	20,604,391	(6,527,385)	0	0	0	0
ALEXANDER HAMILTON LIFE INS CO OF AM	MI	6,400,629,900	6,171,768,970	228,860,930	45,079,875	630,412	198,407	8,335,036	6,072,620
ALL AMERICAN LIFE INS CO	IL	1,972,450,619	1,783,388,086	189,062,533	17,438,692	294,471	202,542	4,141,432	2,854,078
ALL SAVERS INS CO	IN	7,355,289	789,817	6,565,472	295,778	0	0	0	0
ALLIANZ LIFE INS CO OF NORTH AMERICA	MN	7,689,957,398	2,380,512,101	245,711,980	8,404,501	4,545,508	2,648,427	18,960,026	1,709,118
ALLIED LIFE INS CO	IA	458,487,379	416,084,199	42,403,180	3,211,343	18,495	1,530	6,429,511	1,923,543
ALLSTATE LIFE INS CO	IL	21,233,782,628	19,627,429,588	1,185,355,156	123,623,145	1,409,549	910,802	3,434,630	4,430,295
ALPINE LIFE INS CO	NJ	14,564,681	3,259,029	11,305,652	117,636	0	0	0	301,406
AMERICAN BANKERS LIFE ASR CO OF FL	FL	521,114,053	424,159,101	96,954,952	24,429,185	483,519	592,513	617,920	1,403,855
AMERICAN CAPITOL INS CO	TX	28,383,645	23,535,731	4,847,914	503,038	0	0	100,937	56,134
AMERICAN CHAMBERS LIFE INS CO	OH	63,087,035	37,598,123	25,488,913	8,441,740	594,669	529,893	26,131	5,085
AMERICAN COMBINED LIFE INS CO	NE	41,768,365	15,315,465	26,452,896	3,014,876	11,608	19,869	0	0
AMERICAN CONTINENTAL LIFE INS CO	MO	24,658,296	10,560,455	14,097,841	570,357	0	0	0	0
AMERICAN ENTERPRISE LIFE INS CO	IN	1,873,965,481	1,761,058,505	112,906,976	11,171,078	0	0	24,394	1,059
AMERICAN FAMILY LIFE ASR CO OF COLUM	GA	13,172,719,696	12,180,019,552	992,700,144	151,881,591	6,066,998	2,446,621	53,073	16,021
AMERICAN FAMILY LIFE INS CO	WI	1,520,495,111	1,356,406,939	164,088,172	11,900,943	12,503	16,479	13,335,238	3,712,433
AMERICAN FIDELITY ASR CO	OK	932,054,555	772,519,188	109,883,758	6,918,887	6,391,870	3,501,753	8,430,010	5,853,906

TABLE 1
LIFE INSURANCE COMPANIES OF OTHER STATES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT

COMPANY NAME COMPANIES OF OTHER STATES	DOM	TOTAL ASSETS	TOTAL LIABILITIES	PAID UP CAPITAL AND/OR SURPLUS	NET GAIN	KANSAS			
						A & H PREMS RECEIVED	A & H LOSSES PAID	LIFE PREMIUMS RECEIVED	LIFE CLAIMS & BENEFITS
AMERICAN FIDELITY LIFE INS CO	FL	317,896,657	277,282,448	40,614,211	5,619,866	0	0	341,874	123,461
AMERICAN FINANCIAL SECURITY LIFE I C	MO	12,339,168	17,607,148	(5,267,980)	1,975,003	0	0	18,900	0
AMERICAN FOUNDATION LIFE INS CO	AL	83,473,513	65,183,765	18,289,748	1,840,875	0	0	26,271	21,708
AMERICAN FOUNDERS LIFE INS CO	TX	280,752,345	258,077,851	22,674,494	5,407,387	0	0	32,262	14,720
AMERICAN FRANKLIN LIFE INS CO	IL	52,906,419	19,564,530	13,161,397	(2,929,017)	31,887	4,500	412,242	19,868
AMERICAN FUNERAL ASSUR CO	MS	179,182,988	170,967,930	8,215,058	(536,501)	0	0	1,688,167	366,558
AMERICAN GENERAL LIFE & ACC INS CO	TN	3,973,830,546	3,547,805,413	426,025,133	106,386,099	1,046,017	657,479	4,687,874	4,640,271
AMERICAN GENERAL LIFE INS CO	TX	5,514,179,421	4,045,148,757	1,262,381,241	81,433,280	0	0	2,945,745	3,103,964
AMERICAN GENERAL LIFE INS CO OF NY	NY	655,196,394	593,371,639	61,824,546	8,595,056	0	0	35,779	6,136
AMERICAN HEALTH & LIFE INS CO	MD	695,309,721	580,763,145	114,546,576	36,164,403	118,480	67,035	255,073	219,938
AMERICAN HERITAGE LIFE INS CO	FL	965,886,871	844,080,400	121,406,472	10,759,628	1,217,922	570,503	79,329	22,899
AMERICAN INCOME LIFE INS CO	IN	494,466,923	439,826,013	54,640,910	26,262,793	443,203	142,876	1,194,256	425,306
AMERICAN INTERNATL LIFE ASR CO OF NY	NY	3,963,649,481	3,723,899,227	212,094,693	2,516,328	31,412	150,225	29,156	402,350
AMERICAN LIBERTY LIFE INS CO	LA	14,677,340	12,540,436	2,136,904	(138,973)	48,546	6,999	84,839	13,995
AMERICAN LIFE & CASUALTY INS CO	IA	4,057,732,848	3,830,998,383	213,814,316	31,663,633	47,719	10,904	44,778,836	2,592,541
AMERICAN LIFE INS CO OF NEW YORK	NY	1,220,970,900	1,158,701,673	61,270,947	6,366,745	82,730	38,184	118,699	59,572
AMERICAN MUTUAL LIFE INS CO	IA	1,237,683,079	1,106,317,342	131,365,737	8,832,640	6,768	6,551	2,078,563	1,683,287
AMERICAN NATIONAL INS CO	TX	4,329,939,652	3,086,475,651	1,115,723,352	100,505,592	2,636,059	1,419,051	6,505,539	4,246,537
AMERICAN NATIONAL LIFE INS CO OF TX	TX	90,403,083	53,439,850	36,963,233	6,974,849	232,503	58,934	42,270	2,000
AMERICAN PIONEER LIFE INS CO	FL	50,401,924	38,393,474	12,008,450	2,612,485	0	0	2,866	7,500
AMERICAN REPUBLIC INS CO	IA	552,552,463	246,171,110	73,523,474	15,766,340	4,186,664	3,174,322	876,813	417,802
AMERICAN SERVICE LIFE INS CO	TX	57,274,857	35,253,275	22,021,582	27,861	290,268	571,097	0	0
AMERICAN SKANDIA LIFE ASSURANCE CORP	CT	1,462,570,121	(21,182,686)	60,666,243	386,671	0	0	4,692,472	128,382
AMERICAN SKANDIA LIFE REINSURANCE CO	CT	142,718,790	128,567,872	14,150,918	(1,469,912)	0	0	0	0
AMERICAN STANDARD LIFE & ACC INS CO	OK	27,601,880	63,779,525	(36,177,645)	(1,010,161)	80,768	17,045	39,753	28,602
AMERICAN STATES LIFE INS CO	IN	393,741,161	332,878,126	60,863,034	9,758,583	0	373	2,434,808	472,267
AMERICAN TRAVELERS ASSURANCE CO	IA	6,045,393	2,192,720	3,852,672	176,982	0	0	0	0
AMERICAN TRAVELLERS LIFE INS CO	PA	169,747,925	123,605,267	46,142,659	4,044,833	1,283,407	97,622	28,375	0
AMERICAN UNDERWRITERS LIFE INS CO	AZ	28,573,217	24,066,606	4,506,609	678,000	267,886	120,620	85,236	11,808
AMERICAN UNION LIFE INS CO	IL	70,589,804	34,273,370	36,316,434	5,268,232	23,323	5,395	737	0

TABLE 1
LIFE INSURANCE COMPANIES OF OTHER STATES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT

COMPANY NAME COMPANIES OF OTHER STATES	DOM	TOTAL ASSETS	TOTAL LIABILITIES	PAID UP CAPITAL AND/OR SURPLUS	NET GAIN	***** KANSAS *****			
						A & H PREMS RECEIVED	A & H LOSSES PAID	LIFE PREMIUMS RECEIVED	LIFE CLAIMS & BENEFITS
AMERICAN UNITED LIFE INS CO	IN	5,478,011,120	5,049,790,671	228,730,815	31,954,805	698,393	251,484	21,306,335	10,403,742
AMERICAN VANGUARD LIFE INS CO	IA	52,177,885	43,128,593	9,049,292	1,075,867	0	0	0	0
AMERICAN-AMICABLE LIFE INS CO OF TX	TX	191,891,520	148,358,049	43,533,471	4,862,771	0	0	286,715	116,774
AMERITAS LIFE INS CORP	NE	1,576,053,708	1,387,498,910	161,729,034	19,793,654	1,027,584	810,364	2,268,027	1,696,942
AMERITAS VARIABLE LIFE INS CO	NE	371,291,326	35,596,781	10,606,472	(5,240,842)	0	0	1,889,006	20,269
AMEX LIFE ASSURANCE CO	CA	1,959,505,318	1,664,558,147	294,947,171	82,485,457	4,298,559	752,321	1,371,794	799,679
AMICA LIFE INS CO	RI	288,220,094	268,203,391	20,016,703	1,278,695	0	0	24,812	9,853
ANCHOR NATIONAL LIFE INS CO	CA	6,029,668,175	1,421,681,938	199,081,752	57,090,182	0	0	15,023,498	11,867,929
ANTHEM LIFE INS CO	TX	367,110,460	278,748,719	88,361,741	9,419,915	810,073	231,391	449,794	205,428
ANTHEM LIFE INS CO OF IN	IN	42,857,426	25,436,257	17,421,169	1,869,293	0	513,044	10,916	0
ARCADIA NATIONAL LIFE INS CO	AZ	69,322,686	45,319,650	24,003,036	9,029,632	33,145	3,271	71,821	4,297
ASSOCIATED DOCTORS H & L INS CO	AL	69,565,322	61,166,041	8,399,282	4,192,275	28,733	11,302	0	0
ASSOCIATES FINANCIAL LIFE INS CO	TN	704,940,809	410,267,377	294,673,432	21,506,549	408,707	188,272	1,085,947	459,714
ASSURED INVESTORS LIFE CO	CA	19,261,907	836,596	18,425,311	(61,788)	0	0	0	0
ATLANTA LIFE INS CO	GA	158,121,857	139,427,742	18,694,115	(4,759,858)	11,578	3,277	78,985	131,833
ATLAS LIFE INS CO	OK	76,492,775	72,108,179	4,384,596	507,122	71,583	35,776	282,540	1,116,099
AURORA NATIONAL LIFE ASSURANCE CO	CA	6,733,295,856	6,422,167,050	311,128,806	16,708,902	159	717	1,800,526	326,799
AUSA LIFE INSURANCE COMPANY INC	NY	2,998,108,406	2,789,755,070	208,353,336	343,031	0	0	0	0
AUTO CLUB LIFE INS CO	MI	61,049,466	47,059,159	13,990,306	871,055	0	0	702	3,020
BALBOA LIFE INS CO	CA	230,824,653	174,991,652	55,833,001	5,179,105	86,996	55,361	85,054	35,419
BALTIMORE LIFE INS CO	MD	314,964,701	275,538,496	39,426,205	1,649,406	0	0	104,765	66,485
BANKERS LIFE & CAS CO	IL	2,679,995,766	2,354,705,499	325,290,267	78,352,590	23,166,320	13,331,118	11,292,560	2,484,790
BANKERS MUTUAL LIFE INSURANCE CO	IL	181,760,050	169,266,962	12,493,089	318,569	0	0	972,188	874,182
BANKERS NATIONAL LIFE INS CO	TX	427,132,964	293,102,490	57,057,346	75,130,836	134	0	169,656	231,732
BANKERS SECURITY LIFE INS SOCIETY	NY	881,862,398	606,033,332	64,602,916	3,683,525	76,613	23,515	282,485	522,150
BANKERS UNITED LIFE ASSURANCE CO	IA	3,236,000,990	3,100,232,776	135,768,216	10,963,894	1,649,579	900,776	5,033,372	605,145
BANNER LIFE INS CO	MD	710,458,572	599,192,395	102,250,592	4,408,862	0	0	396,468	702,811
BCS LIFE INS CO	IL	72,750,647	31,526,969	41,223,678	1,841,929	6,892	33,020	1,615	0
BENEFICIAL LIFE INS CO	UT	1,423,408,794	1,287,894,143	118,296,995	13,794,224	111	0	726,144	92,157
BENEFICIAL STANDARD LIFE INS CO	CA	2,235,633,913	2,131,604,193	104,029,720	29,574,645	20,044	5,265	27,171	467,269

TABLE 1
LIFE INSURANCE COMPANIES OF OTHER STATES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT

COMPANY NAME COMPANIES OF OTHER STATES	DOM	TOTAL ASSETS	TOTAL LIABILITIES	PAID UP CAPITAL AND/OR SURPLUS	NET GAIN	***** KANSAS *****			
						A & H PREMS RECEIVED	A & H LOSSES PAID	LIFE PREMIUMS RECEIVED	LIFE CLAIMS & BENEFITS
BENEFIT TRU: T LIFE INS CO	IL	510,231,508	387,957,991	122,273,517	20,424,895	14,917,782	9,529,721	1,144,482	930,774
BERKSHIRE LIFE INS CO	MA	1,018,516,422	911,335,412	58,161,451	6,820,299	83,121	2,080	714,239	354,795
BEST LIFE ASSURANCE CO OF CA	CA	14,848,015	8,471,132	6,376,883	653,998	212,027	19,966	21,184	0
BOATMENS LIFE INS CO	MO	15,600,092	4,022,097	11,577,995	915,153	0	0	0	0
BOSTON MUTUAL LIFE INS CO	MA	360,378,142	322,161,166	38,116,976	1,453,993	673,550	607,617	670,337	231,077
BRADFORD NATIONAL LIFE INS CO	LA	193,226,555	184,454,817	8,771,738	125,303	0	0	1,977,969	89,769
BROOKINGS INTERNATIONAL LIFE INS CO	SD	24,965,325	12,630,728	12,334,597	646,473	0	0	8,623	5,805
BUSINESS MENS ASSURANCE CO OF AM	MO	1,377,417,973	1,216,765,027	160,652,946	12,069,201	9,151,391	6,341,111	11,785,987	7,467,550
CAMBRIDGE LIFE INSURANCE COMPANY	MO	4,992,178	897,890	4,094,288	246,272	0	0	0	0
CANADA LIFE ASSURANCE CO	MI	2,433,431,897	2,425,150,095	7,281,802	(11,281,407)	475	40	1,515,326	1,392,139
CANADA LIFE INS CO OF AMERICA	MI	2,027,131,529	1,909,515,704	95,146,005	15,140,428	0	0	26,739	0
CAPITAL RESERVE LIFE INS CO	MO	25,190,372	10,189,573	15,000,799	535,364	0	0	25,086	18,000
CAPITOL AMERICAN LIFE INS CO	AZ	460,504,304	353,504,650	106,999,654	11,879,330	10,931,818	2,114,505	0	0
CAPITOL BANKERS LIFE INS CO	MN	420,392,773	394,724,654	25,668,119	(1,426,878)	0	0	227,859	320,510
CAPITOL LIFE INS CO	CO	958,946,297	909,895,793	27,516,453	(8,340,416)	0	0	0	1,576,397
CARILLON LIFE INS CO	OH	8,807,786	2,666,388	6,141,398	192,281	0	0	0	0
CELTIC LIFE INS CO	IL	119,437,182	63,587,418	55,849,764	6,962,472	1,037,231	474,915	21,274	669
CENTRAL BENEFITS NATL LIFE INS CO	OH	36,579,320	16,729,980	19,849,340	1,740,651	10,285,376	8,259,188	238,537	86,500
CENTRAL LIFE ASSURANCE CO	IA	2,422,970,490	2,257,621,013	165,349,477	23,078,183	20,798	0	3,552,181	2,880,963
CENTRAL NATL LIFE INSURANCE CO (THE)	NE	1,172,131,128	898,905,715	195,721,270	30,014,950	723,595	214,421	1,001,234	231,037
CENTRAL REASSURANCE CORP	SC	165,429,798	151,291,928	14,137,870	1,912,779	0	0	0	0
CENTRAL RESERVE LIFE INS CO	OH	86,933,248	65,385,185	21,548,063	2,695,931	4,447,638	3,440,005	197,809	53,227
CENTRAL SECURITY LIFE INS CO	TX	104,423,561	98,771,237	5,652,324	3,610,513	14,112	6,657	156,880	94,268
CENTRAL STATES H & L CO OF OMAHA	NE	193,823,926	142,176,745	51,647,181	5,192,011	4,566,153	2,108,210	3,396,143	1,096,412
CENTRAL UNITED LIFE INS CO	TX	106,500,818	95,352,269	11,148,550	3,189,611	0	0	582,667	0
CENTURION LIFE INS CO	MO	479,195,936	162,963,949	316,231,987	42,045,969	376,590	95,316	327,614	86,915
CENTURY LIFE ASSURANCE CO	OK	8,606,087	5,029,067	3,577,020	264,724	0	0	0	0
CENTURY LIFE OF AMERICA	IA	2,274,165,541	2,047,523,481	130,201,303	30,818,786	19,262	7,482	3,548,881	1,486,079
CERTIFIED LIFE INS CO	CA	127,388,586	75,395,427	51,993,159	4,810,651	64,451	48,005	2,877	5,724
CHARTER NATIONAL LIFE INS CO	MO	644,018,481	97,117,228	303,985,844	30,953,565	0	0	427,627	140,424

TABLE 1
LIFE INSURANCE COMPANIES OF OTHER STATES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT

COMPANY NAME COMPANIES OF OTHER STATES	DOM	TOTAL ASSETS	TOTAL LIABILITIES	PAID UP CAPITAL AND/OR SURPLUS	NET GAIN	***** KANSAS *****			
						A & H PREMS RECEIVED	A & H LOSSES PAID	LIFE PREMIUMS RECEIVED	LIFE CLAIMS & BENEFITS
CHRISTIAN FIDELITY LIFE INS CO	TX	93,069,736	74,267,480	18,802,256	2,671,631	333,468	385,938	9,280	2,000
CHRYSLER LIFE INS CO	MI	46,127,821	34,934,699	11,193,122	6,215,200	54,149	51,010	90,192	16,112
CHUBB LIFE INS CO OF AMERICA	NH	1,864,697,664	1,559,088,436	305,609,228	23,626,891	75,222	10,140	1,069,785	389,517
CHUBB SOVEREIGN LIFE INS CO	CA	378,632,886	328,847,109	49,785,777	1,342,847	0	0	613,303	202,757
CIGNA LIFE INS CO	CT	18,200,899	9,511,934	8,688,965	339,677	0	0	0	0
CINCINNATI LIFE INS CO	OH	636,385,529	434,761,324	201,624,205	12,383,540	978	0	545,154	175,184
CM LIFE INS CO	CT	970,009,860	736,450,817	87,897,817	20,859,619	0	0	3,746,619	890,799
COLLEGE LIFE INS CO OF AMERICA	IN	235,452,151	177,056,454	58,395,697	9,952,503	0	0	136,069	109,460
COLOGNE LIFE REINSURANCE CO	CT	371,915,269	298,668,967	73,246,302	9,476,220	0	0	0	0
COLONIAL LIFE & ACCIDENT INS CO	SC	565,689,944	446,239,469	101,226,870	18,790,317	2,519,030	1,012,743	385,088	241,240
COLONIAL LIFE INS CO OF AMERICA	NJ	687,101,785	594,202,296	92,899,489	10,941,193	5,040,928	2,452,546	241,053	120,082
COLONIAL PENN LIFE INS CO	PA	841,402,308	694,233,754	74,926,625	6,959,521	71,875	56,461	1,071,598	792,753
COLORADO BANKERS LIFE INS CO	CO	56,466,877	44,166,291	12,300,586	1,774,000	23,790	0	88,391	8,029
COLUMBIA GENERAL LIFE INS CO	IN	22,807,376	14,875,898	7,931,478	761,166	0	0	0	0
COLUMBIA UNIVERSAL LIFE INS CO	TX	156,729,628	146,156,159	10,573,469	3,877,918	0	0	22,579	20,158
COLUMBIAN LIFE INS CO	IL	8,405,279	672,192	7,733,087	(612,469)	0	0	0	0
COLUMBIAN MUTUAL LIFE INS CO	NY	350,648,259	322,288,665	28,359,594	5,122,754	0	0	271,977	0
COLUMBUS LIFE INS CO	OH	1,531,431,033	1,416,564,421	114,866,611	12,731,678	209	0	387,291	339,679
COMBINED INS CO OF AMERICA	IL	2,331,376,171	1,600,817,955	730,558,216	296,037,722	8,019,768	2,869,527	1,109,160	527,356
COMMERCIAL LIFE INS CO	WI	280,561,352	221,685,310	58,876,042	6,199,299	108,757	67,192	60,664	141,026
COMMERCIAL TRAVELERS MUTUAL INS CO	NY	29,680,405	19,473,178	10,207,227	(144,290)	44,149	11,900	0	0
COMMERCIAL UNION LIFE INS CO OF AM	DE	1,141,610,497	1,058,127,047	83,483,450	4,741,753	219,219	2,172	2,955,530	1,332,204
COMMONWEALTH LIFE & ACCIDENT INS CO	MO	3,626,835	80,535	3,546,300	148,496	0	0	0	0
COMMONWEALTH LIFE INS CO	KY	5,205,787,904	3,981,893,806	292,056,842	33,314,878	220,553	72,759	144,824	432,007
COMMONWEALTH NATIONAL LIFE INS CO	MS	36,562,095	26,997,115	9,564,980	54,811	1,352,735	502,984	217	0
COMMUNITY FINANCIAL & INSURANCE COR	IA	21,417,692	244,793	21,172,899	213,845	0	0	0	0
COMMUNITY NATIONAL ASSUR CO	OH	85,864,100	60,209,147	25,654,953	4,667,470	0	0	125,210	55,398
COMPANION LIFE INS CO	SC	51,710,074	21,722,677	15,175,833	743,984	76,419	3,224	25,243	0
CONFEDERATION LIFE INS & ANNUITY CO	GA	382,106,964	151,833,784	11,131,903	(1,878,640)	0	0	263,420	68,508
CONFEDERATION LIFE INSURANCE CO	MI	8,178,524,701	8,089,746,415	88,778,286	25,848,346	24,545	0	1,630,005	3,728,669

TABLE 1
LIFE INSURANCE COMPANIES OF OTHER STATES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT

COMPANY NAME COMPANIES OF OTHER STATES	DOM	TOTAL ASSETS	TOTAL LIABILITIES	PAID UP CAPITAL AND/OR SURPLUS	NET GAIN	***** KANSAS *****			
						A & H PREMIAS RECEIVED	A & H LOSSES PAID	LIFE PREMIUMS RECEIVED	LIFE CLAIMS & BENEFITS
CONGRESS LIFE INS CO	AZ	29,546,383	19,934,407	9,611,976	467,566	8,072	774	59,778	128
CONNECTICUT GENERAL LIFE INS CO	CT	48,371,655,801	31,342,635,991	2,030,833,204	501,288,858	6,298,093	5,192,784	17,627,701	7,683,004
CONNECTICUT MUTUAL LIFE INS CO	CT	11,519,799,864	8,947,842,167	652,527,990	41,927,717	1,218,137	245,880	9,316,489	5,870,856
CONNECTICUT NATIONAL LIFE INS CO	CT	212,295,454	200,289,991	12,005,463	(888,684)	1,088	0	147,804	214,912
CONSTITUTION LIFE INS CO	KY	555,718,883	195,139,763	49,647,847	(12,533,823)	0	0	1,389,058	56,768
CONSUMER BENEFIT LIFE INS CO	TN	35,333,393	17,485,730	17,847,663	1,184,083	0	0	0	0
CONTINENTAL ASSURANCE CO	IL	11,013,343,404	9,993,889,417	1,019,453,986	31,680,957	17,028,531	17,870,249	498,121	913,826
CONTINENTAL GENERAL INS CO	NE	209,424,363	172,254,041	37,170,322	7,553,490	3,296,422	1,573,749	2,797,069	360,106
CONTINENTAL LIFE & ACCIDENT CO	IA	76,375,904	64,971,692	11,404,212	(5,650,675)	8,828,411	5,302,854	338,920	76,539
CONTINENTAL LIFE INS CO	TX	75,167,762	62,143,453	13,024,309	2,635,972	5,877	19,794	136	1,321
CONTINENTAL WESTERN LIFE INS CO	IA	344,903,084	319,485,228	25,417,855	1,843,988	74,435	88,006	474,327	345,511
CORPORATE HEALTH INSURANCE CO	MIN	10,757,910	832,782	9,925,128	(115,925)	0	0	0	0
COUNTRY INVESTORS LIFE ASR CO	IL	677,520,588	647,371,497	30,141,091	2,500,704	0	0	148,069	12,220
COUNTRY LIFE INS CO	IL	2,724,230,745	2,228,717,579	426,101,499	28,250,404	245,415	89,422	289,205	44,956
COVENANT LIFE INS CO	PA	627,156,635	544,144,506	52,380,962	3,888,189	0	0	792,001	1,324,329
CROWN AMERICA LIFE INS CO	MI	181,145,257	160,194,415	20,950,842	529,776	0	0	0	0
CROWN LIFE INS CO	MI	4,419,151,827	4,369,652,737	49,499,090	(241,386)	73,323	208,549	347,860	191,079
CUNA MUTUAL INS SOCIETY	WI	1,622,945,184	1,386,486,673	236,458,511	24,841,044	5,770,702	3,265,326	4,573,042	3,291,428
DELAWARE AMERICAN LIFE INS CO	DE	312,990,221	296,638,092	16,352,129	2,891,708	0	0	64,516	0
DELTA DENTAL INSURANCE COMPANY	IL	19,290,741	15,949,320	3,341,421	51,438	0	0	0	0
DELTA LIFE & ANNUITY CO	TN	1,067,125,480	1,018,085,306	49,040,174	190,500	0	0	2,445,544	528,626
DIXIE NATIONAL LIFE INS CO	MS	34,423,508	31,293,444	3,130,064	3,348	1,122,207	385,635	104,926	23,013
DREYFUS CONSUMER LIFE INS CO	CT	9,495,460	82,496	9,412,964	235,645	0	0	0	0
DURHAM LIFE INS CO	NC	905,997,188	814,066,748	91,930,440	21,361,855	125,494	36,181	21,529	6,663
EBPLIFE INS CO	OK	134,719,289	34,118,807	100,600,482	13,262,561	30,680	26,886	0	0
EMPIRE GENERAL LIFE ASSURANCE CORP	TN	10,949,111	360,930	10,588,181	408,347	0	0	41,770	0
EMPIRE LIFE INS CO	WA	27,270,564	24,735,791	2,534,773	89,768	0	0	0	0
EMPLOYEES LIFE CO MUTUAL	IL	72,553,698	64,550,616	8,003,082	923,169	2,319	3,350	75,801	90,952
EMPLOYERS HEALTH INS CO	WI	650,930,242	401,389,990	235,641,656	58,692,611	5,658,791	3,791,036	151,702	120,000
EMPLOYERS LIFE INS CO OF WAUSAU	WI	1,157,011,164	865,117,213	113,199,937	3,510,310	332	0	289,066	512,644

Kansas Department of Insurance

TABLE 1
LIFE INSURANCE COMPANIES OF OTHER STATES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT

COMPANY NAME COMPANIES OF OTHER STATES	DOM	TOTAL ASSETS	TOTAL LIABILITIES	PAID UP CAPITAL AND/OR SURPLUS	NET GAIN	***** KANSAS *****			
						A & H PREMS RECEIVED	A & H LOSSES PAID	LIFE PREMIUMS RECEIVED	LIFE CLAIMS & BENEFITS
EMPLOYERS MODERN LIFE CO	IA	103,829,150	94,556,042	9,273,108	1,078,454	9,625	19,278	1,365,784	508,534
EPIC LIFE INSURANCE CO	WI	19,968,147	10,394,215	9,573,932	(1,551,495)	7,717	4,005	0	0
EQUITABLE BENEFICIAL LIFE INS CO	PA	25,827,155	20,355,839	5,471,316	487,709	0	0	0	58,473
EQUITABLE LIFE ASR SOC OF THE US	NY	47,308,566,122	29,643,055,840	1,832,462,923	216,567,344	2,064,385	1,871,717	29,444,214	36,023,884
EQUITABLE LIFE INS CO OF IOWA	IA	2,259,922,459	1,772,543,761	393,350,618	18,675,993	2,703	0	1,467,241	1,653,507
EQUITABLE OF COLORADO INC	CO	624,050,767	597,128,764	26,922,002	4,662,321	0	0	196,128	574,403
EQUITABLE VARIABLE LIFE INS CO	NY	11,216,254,262	7,480,067,096	712,748,078	(30,355,027)	0	0	8,428,694	9,180,554
EXECUTIVE FUND LIFE INS CO	NE	98,400,725	77,253,039	21,147,686	2,023,216	2,718,639	566,226	30,682	35,686
FAMILY BENEFIT LIFE INS CO	MO	33,772,051	30,206,081	3,565,970	37,329	0	0	504,597	1,315,746
FAMILY GUARDIAN LIFE INS CO	AZ	400,299,398	94,147,547	306,151,851	25,690,457	15,884	0	33,198	0
FAMILY LIFE INS CO	WA	149,871,116	110,784,966	28,542,788	10,679,097	30,639	13,280	723,675	294,811
FAMILY SERVICE LIFE INS CO	TX	700,315,828	636,792,080	63,523,748	22,662,655	0	0	399,270	333,264
FARMERS & TRADERS LIFE INS CO	NY	254,419,369	238,516,985	15,902,383	1,200,183	4,166	17,983	49,351	24,199
FARMERS NEW WORLD LIFE INS CO	WA	3,484,746,574	2,160,263,683	702,410,671	41,523,615	5,483	6,074	11,695,921	1,548,149
FARMLAND LIFE INS CO	IA	139,978,218	81,865,633	58,112,585	1,287,147	2,320,253	2,185,407	1,050,171	810,111
FEDERAL HOME LIFE INS CO	IN	1,906,233,210	1,725,129,445	181,103,765	15,083,019	7,153,299	3,808,071	4,159,790	1,749,147
FEDERAL KEMPER LIFE ASSURANCE CO	IL	3,056,141,841	2,462,683,279	209,303,135	52,005,968	0	0	3,521,234	1,941,318
FEDERAL LIFE INS CO (MUTUAL)	IL	183,822,053	119,357,388	42,188,424	1,187,305	791	1,286	6,855	31,584
FEDERATED LIFE INS CO	MN	405,740,286	326,657,910	79,082,376	9,180,020	349,861	38,380	2,030,393	1,011,713
FIDELITY & GUARANTY LIFE INS CO	MO	4,517,257,375	4,201,312,644	315,944,731	11,554,544	0	8,070	2,986,942	5,833,502
FIDELITY BANKERS LIFE INS CO	VA	187,842,818	168,790,821	19,051,997	45,924,006	(12)	0	106,187	6,819,552
FIDELITY GENERAL LIFE INS CO	PA	10,123,637	520,944	9,602,693	(898,856)	0	0	472,393	385,260
FIDELITY INVESTMENTS LIFE INS CO	UT	2,050,406,302	27,305,807	58,330,526	2,681,270	0	0	5,511,508	209,004
FIDELITY LIFE ASN	IL	1,107,339,339	980,046,206	127,293,133	13,691,601	0	500	99,033	179,358
FIDELITY SECURITY LIFE INS CO	MO	264,242,913	238,805,656	25,437,257	1,013,915	1,420,246	1,097,828	275,811	215,347
FIDELITY STANDARD LIFE INS CO	DE	337,782,931	299,433,392	14,650,845	(221,099)	0	0	926,636	171,345
FIDELITY UNION LIFE INS CO	MN	6,769,567	2,403	6,767,164	(2,069,016)	0	0	557,411	147,078
FINANCIAL BENEFIT LIFE INS CO	FL	580,066,025	548,974,449	31,091,576	6,123,963	0	0	0	0
FINANCIAL HORIZONS LIFE INS CO	OH	692,390,031	522,132,283	35,874,709	3,540,319	0	0	32,475	478
FIRST CAPITAL LIFE INS CO	CA	4,748,700	148,538	4,600,162	(1,247,835)	0	0	0	3,665,064

TABLE 1
LIFE INSURANCE COMPANIES OF OTHER STATES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT

COMPANY NAME COMPANIES OF OTHER STATES	DOM	TOTAL ASSETS	TOTAL LIABILITIES	PAID UP CAPITAL AND/OR SURPLUS	NET GAIN	***** KANSAS *****			
						A & H PREMS RECEIVED	A & H LOSSES PAID	LIFE PREMIUMS RECEIVED	LIFE CLAIMS & BENEFITS
FIRST COLONY LIFE INS CO	VA	6,792,213,775	6,468,763,916	323,449,859	44,729,599	32	0	8,122,282	5,003,523
FIRST CONTINENTAL LIFE & ACC INS CO	UT	9,636,510	5,579,812	4,056,700	225,169	125,371	441,769	5,834	7,500
FIRST DELAWARE LIFE INS CO	DE	103,483,744	90,621,264	12,862,480	318,505	0	0	594,168	455,474
FIRST EQUICOR LIFE INS CO	CA	49,576,861	592,377	48,984,484	(361,353)	0	0	0	0
FIRST INTERNATIONAL LIFE INS CO	MA	25,606,715	19,142,735	6,463,980	1,073,132	0	0	39,389	0
FIRST LIFE ASR CO	OK	77,333,742	67,347,341	8,973,098	(2,098,869)	58,366	6,039	161,290	107,879
FIRST NATIONAL LIFE INS CO OF AM	AL	71,127,114	59,084,088	12,043,026	1,319,926	0	0	118,787	33,318
FIRST PENN-PACIFIC LIFE INS CO	IN	877,155,332	818,859,123	58,296,209	13,369,781	0	0	1,648,476	784,564
FIRST PYRAMID LIFE INS CO OF AMERICA	AR	9,219,127	5,385,301	3,833,826	(1,314,668)	0	0	0	0
FIRST VARIABLE LIFE INS CO	AR	352,064,438	203,909,537	31,690,403	2,021,110	0	0	63,897	1,119,132
FLORISTS LIFE INS CO	IL	35,434,945	22,888,802	12,546,143	711,250	0	0	5,707	0
FORD LIFE INS CO	MI	1,895,668,610	1,778,277,950	117,390,659	9,983,849	1,348,647	629,642	7,264,857	640,651
FOREMOST LIFE INS CO	MI	48,769,842	23,935,263	24,834,579	6,162,295	0	0	(1,834)	0
FORETHOUGHT LIFE INS CO	IN	985,641,094	907,432,619	78,208,475	24,475,420	0	0	5,618,108	1,494,075
FORT DEARBORN LIFE INS CO	IL	212,716,270	165,578,787	30,053,258	(2,241,810)	12,131	6,208	76,330	54,876
FORTIS BENEFITS INSURANCE COMPANY	MN	3,352,156,157	2,123,145,967	258,573,780	44,423,171	13,061,207	8,691,991	3,348,484	2,237,643
FOUNDATION HEALTH BENEFIT L I C	CA	11,756,829	6,000,892	5,755,937	425,499	0	0	0	0
FOUNDATION HEALTH NATL L I C	TX	5,056,430	40,820	5,015,610	98,430	0	0	0	0
FRANKLIN LIFE INS CO	IL	6,271,213,277	5,586,816,270	619,000,000	72,398,083	569,428	148,951	6,210,137	4,230,575
FRANKONA AMERICA LIFE REASSURANCE C	MO	94,807,357	55,387,677	39,419,680	1,176,977	0	0	0	0
FREEDOM LIFE INS CO OF AMERICA	MS	11,100,642	5,171,791	5,928,851	839,934	0	0	0	0
FRONTIER INS CO	MO	14,730,123	11,516,468	3,213,655	271,763	0	0	39,354	9,319
FRONTIER NATIONAL LIFE INS CO	OH	9,566,565	1,257,949	8,308,616	445,306	176	0	0	0
GARDEN STATE LIFE INS CO	NJ	72,832,309	42,363,010	30,469,299	2,634,173	0	0	124,330	0
GENERAL AMERICAN LIFE INS CO	MO	7,608,113,014	6,164,887,459	444,181,619	76,550,534	1,647,920	431,624	5,323,879	5,707,044
GENERAL FIDELITY LIFE INS CO	CA	262,758,234	145,497,586	117,260,648	17,414,234	198,407	115,449	233,965	133,225
GENERAL SERVICES LIFE INS CO	IA	8,139,395	1,321,070	6,818,325	4,560,635	0	0	176,021	154,642
GEORGIA INTERNATIONAL LIFE INS CO	NC	225,029,589	205,428,395	19,601,194	3,972,536	0	0	4,350	28,821
GERBER LIFE INS CO	NY	142,549,893	119,535,966	23,013,927	2,819,871	596,767	353,673	290,567	62,619
GLENBROOK LIFE & ANNUITY CO	IL	19,830,313	9,135,102	10,695,211	513,622	0	0	5,927,780	123,260

TABLE 1
LIFE INSURANCE COMPANIES OF OTHER STATES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT

COMPANY NAME COMPANIES OF OTHER STATES	DOM	TOTAL ASSETS	TOTAL LIABILITIES	PAID UP CAPITAL AND/OR SURPLUS	NET GAIN	***** KANSAS *****			
						A & H PREMIAS RECEIVED	A & H LOSSES PAID	LIFE PREMIUMS RECEIVED	LIFE CLAIMS & BENEFITS
GLENBROOK LIFE INS CO	IL	12,112,152	871,534	11,240,618	533,798	0	0	0	0
GLOBE LIFE & ACCIDENT INS CO	DE	679,732,125	583,216,255	96,515,870	146,190,125	989,826	656,177	3,027,152	1,166,421
GLOBE LIFE INS CO	IL	728,336,215	673,514,874	54,821,341	(6,134,743)	1,589,203	619,389	1,516,787	569,011
GOLDEN AMERICAN LIFE INS CO	DE	834,123,109	5,149,845	18,822,406	(9,434,543)	0	0	2,621,009	67,707
GOLDEN RULE INS CO	IL	1,079,642,656	906,293,462	173,349,194	40,391,549	3,754,471	3,486,137	218,708	2,000
GOVERNMENT PERSONNEL MUTUAL L INS C	TX	430,398,308	394,644,070	35,754,237	5,570,016	0	0	174,610	127,497
GREAT AMERICAN RESERVE INS CO	TX	1,344,972,014	1,181,662,541	83,567,451	21,732,795	72,629	61,341	340,750	392,303
GREAT NORTHERN INSURED ANNUITY CORP	WA	5,656,689,212	5,238,443,782	288,282,854	45,068,773	0	0	0	98,344
GREAT SOUTHERN LIFE INS CO	TX	902,194,405	723,500,615	178,693,790	27,756,389	8,513	0	610,769	613,651
GREAT-WEST LIFE & ANNUITY INS CO	CO	13,569,087,815	11,260,403,262	628,944,178	84,291,993	1,037,914	679,891	27,952,714	14,094,576
GREAT-WEST LIFE ASSURANCE CO	MI	1,628,376,098	1,453,426,692	144,949,406	9,882,622	140,664	171,480	29,870,211	1,321,437
GROUPEMERICA INS CO	CT	272,069,051	230,918,148	41,150,903	10,720,111	486,576	170,617	180,507	66,333
GUARANTEE AMERICAN LIFE CO	NE	5,588,984	1,989,203	3,599,781	- 164,890	0	0	0	0
GUARANTEE MUTUAL LIFE CO	NE	975,652,375	873,167,450	102,484,925	12,423,616	744,340	238,023	2,797,301	2,203,409
GUARANTEE RESERVE LIFE INS CO	IN	154,160,549	110,751,658	43,408,891	6,507,668	21,797	12,028	642,897	308,140
GUARANTEE TRUST LIFE INS CO	IL	201,649,659	172,943,051	28,706,608	1,819,570	200,023	66,620	493,686	72,998
GUARANTY INCOME LIFE INS CO	LA	181,116,730	172,531,559	8,585,171	(255,023)	0	0	75,604	100,203
GUARANTY NATIONAL LIFE INS CO	OK	15,667,571	11,744,941	3,922,630	236,416	185	0	7,189	2,563
GUARDIAN INS & ANNUITY CO INC	DE	3,412,821,807	265,600,258	138,414,666	1,939,881	0	0	3,156,627	72,926
GUARDIAN LIFE INS CO OF AMERICA	NY	9,069,440,573	8,085,934,555	983,506,018	199,959,153	5,528,593	3,838,057	4,586,333	1,560,085
GULF ATLANTIC LIFE INS CO	TX	12,109,296	8,583,201	3,526,095	320,662	0	0	0	0
GULF LIFE INS CO	TN	3,067,713,321	2,740,458,373	327,254,948	113,974,422	7,031	3,334	75,855	168,943
HAMILTON NATIONAL LIFE INS CO	MI	52,657,416	15,022,540	37,634,876	5,987,871	0	0	0	0
HARTFORD LIFE & ACCIDENT INS CO	CT	2,470,838,910	1,490,452,072	956,162,800	25,425,622	2,204,751	886,562	13,246,756	1,708,048
HARTFORD LIFE INS CO	CT	28,970,493,010	13,926,291,942	811,992,538	48,174,009	1,229,467	3,245,192	43,785,353	15,033,266
HARVEST LIFE INS CO	OH	817,247,803	749,930,873	67,316,930	13,360,256	938,920	716,721	147,669	93,098
HAWKEYE NATIONAL LIFE INS CO	IA	66,105,879	61,565,686	4,540,193	14,894	0	0	185,708	327,104
HEALTH & LIFE INS CO OF AMERICA	IL	9,493,080	5,705,054	3,788,024	(589,484)	4,284	22	0	0
HEALTH INS OF VERMONT INC	VT	13,005,836	7,784,558	5,221,278	474,201	20,641	3,333	0	0
HEALTHY ALLIANCE LIFE INSURANCE CO	AZ	13,547,899	6,673,881	6,874,018	(2,372,301)	0	0	0	0

TABLE 1
LIFE INSURANCE COMPANIES OF OTHER STATES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT

COMPANY NAME COMPANIES OF OTHER STATES	DOM	TOTAL ASSETS	TOTAL LIABILITIES	PAID UP CAPITAL AND/OR SURPLUS	NET GAIN	KANSAS			
						A & H PREMS RECEIVED	A & H LOSSES PAID	LIFE PREMIUMS RECEIVED	LIFE CLAIMS & BENEFITS
HERITAGE LIFE INS CO	AZ	107,244,292	84,853,572	22,390,720	750,985	4,789	2,362	7,517	0
HOME LIFE FINANCIAL ASSURANCE CORP	FL	317,052,272	237,478,559	79,573,713	19,282,438	5,600,419	3,691,403	472,065	241,080
HOME OWNERS LIFE INS CO	IL	28,266,585	19,899,945	8,366,640	912,660	0	0	0	0
HOMESHIELD INS CO	OK	4,424,974	916,166	3,508,810	702,690	30	7	0	0
HOMESTEADERS LIFE CO	IA	143,415,156	136,785,470	6,629,684	802,837	0	0	2,117,444	689,073
HORACE MANN LIFE INS CO	IL	2,244,484,286	1,840,489,865	124,378,023	21,107,930	11,570	0	1,160,977	1,113,047
HOWARD LIFE INS CO	CO	43,466,881	36,919,805	6,547,076	2,094,807	0	0	257,022	137,338
HUMANIA INS CO	MO	113,384,282	62,032,656	51,351,626	9,875,789	9,715	150,841	0	0
IDEALIFE INS CO	CT	22,155,807	15,311,054	6,844,753	850,752	0	0	66,437	77,634
IDS LIFE INS CO	MN	28,040,918,092	18,516,976,756	1,157,021,759	259,063,089	1,618,811	146,255	51,874,974	11,655,738
ILLINOIS MUTUAL LIFE & CASUALTY CO	IL	457,716,062	389,715,363	53,989,887	4,492,539	172,188	42,016	203,353	7,735
INDIANAPOLIS LIFE INS CO	IN	1,271,577,794	1,168,968,559	102,609,235	9,282,267	159,057	59,611	2,635,001	1,148,455
INDIVIDUAL ASR CO LIFE HEALTH & ACC	MO	24,413,048	18,016,524	6,396,524	45,804	976,058	416,363	1,651,199	474,266
INTEGON LIFE INS CORP	NC	1,352,624,884	1,287,354,866	65,270,019	2,580,098	(655)	3,466	622,277	1,091,129
INTEGRATED RESOURCES LIFE INS CO	IA	16,529,146	4,964,299	11,564,847	(7,302,489)	0	0	0	0
INTEGRITY LIFE INS CO	AZ	1,695,479,896	1,418,659,789	85,941,246	(14,797,230)	(432)	0	527,961	883,658
INTER-STATE ASSURANCE CO	IA	546,267,159	497,775,233	48,491,925	2,886,669	0	0	864,685	325,398
INTERNATIONAL FINANCIAL SVC LIFE I C	MO	3,526,704	135,827	3,390,877	(3,068)	0	0	0	0
INVESTORS GUARANTY LIFE INS CO	CA	93,628,580	63,136,297	30,492,283	(585,216)	0	0	120,992	(26,563)
INVESTORS HERITAGE LIFE INS CO	KY	155,127,316	142,965,679	12,161,637	453,579	0	0	115,023	65,695
INVESTORS LIFE INS CO NORTH AMERICA	WA	1,117,799,808	628,555,581	60,956,913	11,713,249	4,364	10,117	458,596	837,250
INVESTORS LIFE INS CO OF NEBRASKA	SD	309,720,636	271,439,311	38,281,325	5,566,452	0	0	815,023	163,389
ITT HARTFORD & ANNUITY INSURANCE CO	WI	2,411,306,950	268,839,178	88,692,991	(12,224,345)	13,167	7,078	17,309,797	476,625
ITT LYNDON LIFE INS CO	MO	592,747,812	501,687,601	91,060,211	13,691,384	(12,780)	203,684	(18,246)	89,412
J C PENNEY INS CO	WI	10,955,389	592,550	10,362,839	296,800	0	0	0	0
J C PENNEY LIFE INSURANCE CO	VT	843,540,044	738,714,932	104,825,112	16,598,576	2,742,612	807,792	1,471,711	385,767
J C PENNEY REINSURANCE CO	AZ	6,770,872	513,069	6,257,803	241,802	0	0	0	0
JACKSON NATIONAL LIFE INS CO	AR	16,953,949,826	16,021,668,226	932,281,600	156,338,526	0	0	40,703,930	16,813,072
JEFFERSON NATL LIFE INS CO	IN	1,098,989,753	1,028,727,438	70,262,315	23,524,285	260,041	97,121	823,520	657,645
JEFFERSON-PILOT LIFE INS CO	NC	4,888,301,595	3,854,748,176	945,157,149	128,392,546	1,079,277	994,629	450,775	372,038

TABLE 1
LIFE INSURANCE COMPANIES OF OTHER STATES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT

COMPANY NAME COMPANIES OF OTHER STATES	DOM	TOTAL ASSETS	TOTAL LIABILITIES	PAID UP CAPITAL AND/OR SURPLUS	NET GAIN	***** KANSAS *****			
						A & H PREMIUMS RECEIVED	A & H LOSSES PAID	LIFE PREMIUMS RECEIVED	LIFE CLAIMS & BENEFITS
JEFFERSON-PILOT PENSION LIFE INS CO	NC	3,279,500	99,229	3,180,271	81,730	0	0	0	0
JOHN ALDEN LIFE INS CO	MN	4,241,486,088	3,950,265,278	291,220,810	100,154,626	17,758,791	11,963,509	1,290,626	754,275
JOHN DEERE LIFE INS CO	IL	373,453,767	320,750,496	52,703,271	6,604,933	0	0	1,099,466	206,699
JOHN HANCOCK LIFE INSURANCE CO OF A	DE	643,093,266	605,947,438	37,145,828	[7,344,954]	0	0	0	39,026
JOHN HANCOCK MUTUAL LIFE INS CO	MA	43,693,513,851	31,931,101,437	1,814,741,084	328,420,513	1,332,334	689,369	14,967,805	13,810,875
JOHN HANCOCK VARIABLE LIFE INS CO	MA	2,378,551,537	610,402,446	202,832,314	[6,952,139]	0	0	3,238,661	1,504,917
KANAWHA INS CO	SC	148,591,891	125,359,855	23,232,036	2,629,627	708,263	281,439	180	5,305
KANSAS CITY LIFE INS CO	MO	1,881,475,059	1,730,862,104	150,612,955	20,684,725	1,290,483	981,590	14,125,305	13,660,751
KEMPER INVESTORS LIFE INS CO	IL	7,031,325,085	5,241,612,909	329,430,133	21,428,371	0	0	2,310,837	3,278,074
KEYPORT LIFE INS CO	RI	9,723,771,186	8,581,908,251	517,179,798	66,236,793	0	0	2,273,203	15,154,288
KOLN LIFE INS CO	AZ	4,088,703	277,095	3,811,627	300,728	0	0	10,636	2,126
LAFAYETTE LIFE INS CO	IN	615,367,351	566,509,499	48,857,852	7,387,892	90,789	0	2,009,613	497,510
LAMAR LIFE INS CO	MS	613,429,071	535,505,281	77,923,789	13,450,445	26,239	5,706	618,774	310,252
LIBERTY BANKERS LIFE INSURANCE CO	OH	10,206,209	6,577,709	3,628,500	100,221	0	0	0	0
LIBERTY LIFE ASSURANCE CO OF BOSTON	MA	1,818,212,224	1,148,949,964	69,996,312	1,964,024	2,072,998	944,628	318,617	427,445
LIBERTY LIFE INS CO	SC	1,091,980,187	962,060,155	129,920,032	20,410,315	162,993	59,724	1,305,509	506,057
LIBERTY NATIONAL LIFE INS CO	AL	2,706,678,125	2,302,727,034	403,951,091	154,298,255	10,784	3,969	868,697	58,554
LIFE & HEALTH INS CO OF AMERICA	PA	16,343,752	12,533,151	3,810,601	368,399	37,120	12,938	403	0
LIFE INS CO OF GA	GA	2,368,184,440	2,029,818,729	210,637,535	26,505,273	995	2	43,726	27,295
LIFE INS CO OF ILLINOIS	IL	61,222,341	35,125,501	26,096,840	2,597,165	0	0	0	0
LIFE INS CO OF NORTH AMERICA	PA	2,903,787,997	2,506,505,050	340,533,634	122,464,909	7,594,725	2,473,007	1,177,731	5,462,576
LIFE INS CO OF THE SOUTHWEST	TX	1,458,857,231	1,379,492,390	79,364,841	8,394,691	1,969	0	415,156	600,297
LIFE INS CO OF VIRGINIA	VA	6,916,076,394	5,716,150,767	377,879,440	92,881,797	67	0	1,212,801	1,171,367
LIFE INVESTORS INS CO OF AMERICA	IA	3,550,770,469	3,196,210,578	354,559,891	45,165,997	2,727,239	1,318,700	7,716,624	1,730,457
LIFE OF MARYLAND INC	MD	190,441,584	175,560,099	14,881,485	6,694	0	0	84,269	70,363
LIFE REASSURANCE CORP OF AMERICA	CT	973,965,552	816,073,061	157,892,492	13,521,697	0	0	0	0
LIFEUSA INS CO	CO	897,502,983	851,149,896	46,353,087	[16,606,734]	0	0	13,960,294	2,531,144
LINCOLN AMERICAN LIFE INS CO	TN	86,565,335	78,581,543	7,983,793	3,253,469	0	0	19,901	17,450
LINCOLN BENEFIT LIFE CO	NE	118,898,460	40,846,347	78,052,113	782,874	206,033	47,058	13,215,592	4,965,307
LINCOLN HERITAGE LIFE INS CO	IL	127,276,660	111,727,760	15,548,900	5,038,827	210	0	418,402	88,544

TABLE I
LIFE INSURANCE COMPANIES OF OTHER STATES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT

COMPANY NAME COMPANIES OF OTHER STATES	DOM	TOTAL ASSETS	TOTAL LIABILITIES	PAID UP CAPITAL AND/OR SURPLUS	NET GAIN	***** KANSAS *****			
						A & H PREMI RECEIVED	A & H LOSSES PAID	LIFE PREMIUMS RECEIVED	LIFE CLAIMS & BENEFITS
LINCOLN LIBERTY LIFE INS CO	NE	174,239,520	137,233,046	37,006,474	(1,043,507)	0	0	156,731	207,262
LINCOLN LIFE & CASUALTY CO	NE	94,543,520	88,744,427	5,799,093	2,929,903	0	0	57,845	183,624
LINCOLN MEMORIAL LIFE INSURANCE CO	TX	6,761,162	3,708,345	3,052,817	167,125	0	0	870,863	23,308
LINCOLN MUTUAL LIFE & CAS INS CO	ND	23,944,698	21,530,639	2,414,059	(129,790)	779	356,085	2,847	0
LINCOLN MUTUAL LIFE INS CO	NE	103,852,095	87,462,417	16,389,678	1,203,995	2,393	0	963,679	274,738
LINCOLN NATIONAL LIFE INS CO	IN	34,040,313,024	21,569,420,113	1,302,513,278	220,801,284	2,111,225	1,526,204	60,200,607	16,464,000
LINCOLN NATIONAL LIFE REINSURANCE CO	IN	438,785,417	401,757,321	37,028,095	4,440,985	0	0	0	0
LINCOLN NATIONAL REASSURANCE CO	IN	277,620,993	269,834,484	7,786,509	468,821	0	0	0	0
LONDON PACIFIC LIFE & ANNUITY CO	NC	874,215,429	828,521,074	45,694,355	4,591,019	0	0	1,252,613	402,048
LONE STAR LIFE INS CO	TX	331,669,104	303,185,036	28,484,068	8,465,775	555,209	110,242	57,290	59,514
LOUISIANA NATIONAL LIFE INS CO	LA	32,956,082	26,304,813	6,651,269	(526,624)	0	0	415	2,094
LOYAL AMERICAN LIFE INS CO	AL	243,509,991	211,772,521	31,737,470	1,786,092	549,060	345,775	192,370	139,741
LOYALTY LIFE INS CO	TX	384,932,716	335,465,641	49,467,075	3,756,527	0	0	664,129	1,096,943
LUTHERAN BROTHERHOOD VAR INS PROD C	MIN	1,639,232,439	1,694,578	66,746,745	(15,478,145)	0	0	4,384,925	66,954
MADISON NATIONAL LIFE INS CO INC	WI	114,127,397	73,659,277	40,468,120	2,290,957	293	343	2,760	4,493
MAIN LIFE INSURANCE CO	OH	10,209,174	3,461,980	6,747,194	(99,671)	0	0	0	0
MAMSI LIFE AND HEALTH INS CO	MD	6,971,916	2,184,216	4,787,700	310,114	0	0	0	0
MANHATTAN LIFE INS CO	NY	458,306,673	427,665,213	30,641,460	(2,228,472)	0	0	581,470	870,089
MANHATTAN NATIONAL LIFE INS CO	IL	266,227,021	243,171,754	23,055,269	2,216,226	0	0	617,509	302,020
MANUFACTURERS LIFE INS CO	MI	6,717,468,823	6,118,370,429	599,098,394	176,672,503	454,984	17,271	5,273,980	7,831,839
MANUFACTURERS LIFE INS CO OF AMERICA	MI	253,391,786	28,553,102	50,655,938	(13,371,078)	0	0	1,219,785	0
MANUFACTURERS LIFE INS CO USA	MI	9,183,681,617	8,026,284,638	568,595,539	50,473,125	0	0	17,728	9634
MARQUETTE NATIONAL LIFE INS CO	KY	32,648,709	3,561,664	29,087,045	6,975,169	0	0	0	0
MASSACHUSETTS GENERAL LIFE INS CO	MA	1,268,748,815	1,198,915,955	69,832,918	12,484,023	2,523	4,308	984,891	396,528
MASSACHUSETTS MUTUAL LIFE INS CO	MA	34,314,272,569	26,606,666,493	1,817,553,484	210,208,925	2,419,275	3,253,227	17,668,635	8,133,327
MAXICARE LIFE & HEALTH INS CO	MO	5,439,935	1,246,521	4,193,414	559,749	0	0	0	0
MAYFLOWER NATIONAL LIFE INS CO	IN	50,237,955	45,483,135	4,754,820	(1,468,849)	293,953	117,140	268,968	9,945
MBL LIFE ASSURANCE CORP	NJ	127,399,454	72,266,404	55,133,050	2,894,617	0	0	21,264	1,416,591
MEDICAL BENEFITS MUTUAL LIFE INS CO	OH	13,264,746	6,474,837	6,789,909	70,501	1,174,586	1,226,355	14,106	20,000
MEDICAL LIFE INS CO	OH	99,807,748	49,532,992	50,274,756	4,587,487	0	24,137	19,785	17,000

Kansas Department of Insurance

TABLE 1
LIFE INSURANCE COMPANIES OF OTHER STATES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT

COMPANY NAME COMPANIES OF OTHER STATES	DOM	TOTAL ASSETS	TOTAL LIABILITIES	PAID UP CAPITAL AND/OR SURPLUS	NET GAIN	***** KANSAS *****			
						A & H PREMS RECEIVED	A & H LOSSES PAID	LIFE PREMIUMS RECEIVED	LIFE CLAIMS & BENEFITS
MEDICO LIFE INS CO	NE	81,674,086	68,349,533	13,324,552	1,690,929	263,375	229,528	2,081,055	465,354
MEGA LIFE & HEALTH INS CO THE	OK	238,257,538	193,923,705	44,333,833	11,850,946	164,981	69,528	8,497	541,155
MEMBERS LIFE INSURANCE COMPANY	WI	482,309,050	426,275,104	56,033,946	(3,035,114)	543	66,892	2,339	0
MERCANTILE & GEN LIFE REASR CO OF AM	MI	272,071,147	159,042,664	113,028,483	5,029,831	0	0	0	0
MERIT LIFE INS CO	IN	597,050,495	405,192,338	191,858,156	25,172,058	948,275	357,893	1,109,640	520,709
MERRILL LYNCH LIFE INS CO	AR	11,803,598,289	5,459,081,561	374,209,372	61,334,004	0	0	5,119,605	10,202,946
METROPOLITAN INS & ANNUITY CO	DE	4,180,686,665	3,815,920,987	364,765,678	123,174,794	0	0	2,287,154	2,330,299
METROPOLITAN LIFE INS CO	NY	128,225,203,911	96,719,876,000	6,405,785,407	265,094,931	5,821,817	7,313,174	82,749,595	80,194,275
METROPOLITAN TOWER LIFE INS CO	DE	149,729,953	39,409,114	24,469,429	(49,016)	0	0	152,888	207,211
MIC LIFE INS CORP	DE	216,334,213	173,611,510	42,722,703	(9,408,786)	676,082	149,360	973,747	168,433
MID-CONTINENT LIFE INS CO	OK	196,102,527	144,916,217	51,186,310	8,562,063	423	0	1,544,202	473,789
MID-SOUTH INS CO	NC	55,403,676	20,472,158	34,931,518	5,567,503	173	0	0	0
MID-WEST NATIONAL LIFE INS CO OF TN	TN	88,916,486	65,590,565	23,325,921	2,853,611	50,743	72,924	38,406	45,275
MIDLAND MUTUAL LIFE INS CO	OH	1,203,618,006	1,148,198,810	51,618,130	7,474,215	0	0	851,984	311,737
MIDLAND NATIONAL LIFE INS CO	SD	1,611,673,685	1,335,915,540	267,909,570	36,232,438	43,760	75,246	972,109	443,742
MIDWEST SECURITY LIFE INS CO	WI	53,270,398	42,421,013	10,849,385	2,507,003	0	0	0	0
MIDWESTERN UNITED LIFE INS CO	IN	275,809,908	229,865,803	45,944,105	3,750,123	0	0	36,164	9,690
MINISTERS LIFE (A MUTUAL LIFE CO)	MN	8,857,071	162,471	8,694,600	1,515,374	83,419	103,722	85,402	40,627
MINISTERS LIFE INSURANCE CO THE	MN	10,376,413	2,585,343	7,791,070	128,649	0	0	5,666	0
MINNESOTA MUTUAL LIFE INS CO	MN	7,804,109,502	6,263,108,867	347,900,144	55,514,296	1,707,835	530,410	13,068,566	5,658,454
MINNESOTA PROTECTIVE LIFE INS CO	NE	17,045,909	14,550,543	2,495,366	472,178	0	0	133,071	371,458
MISSION LIFE INS CO	TX	158,364,897	138,090,815	20,274,082	2,409,499	0	0	40,720	9,467
MISSOURI VALLEY LIFE AND HLTH INS CO	MO	11,744,002	5,902,170	5,841,832	110,452	2,840,613	1,448,756	586,821	689,364
MMA INSURANCE COMPANY	IN	9,862,661	2,772,339	7,090,322	566,448	642,974	175,555	11,623	0
MML BAY STATE LIFE INS CO	MO	145,448,196	1,099,958	33,396,902	664,930	0	0	582,826	1,377
MML PENSION INS CO	DE	305,876,820	260,872,648	45,004,172	3,786,268	0	0	15,550	218,918
MODERN AMERICAN LIFE INS CO	MO	126,724,402	108,659,599	18,064,803	9,015,550	11,544	14,029	614,941	1,509,945
MODERN INCOME LIFE INS CO	MO	67,101,926	53,216,785	13,885,141	872,320	41	0	289,739	316,108
MONARCH LIFE INS CO	MA	1,351,171,616	780,532,419	41,118,856	(8,277,898)	2,400,827	1,840,918	1,097,265	1,892,373
MONITOR LIFE INS CO OF NEW YORK	NY	28,827,103	23,825,722	5,001,381	338,242	0	0	2,516	888

TABLE 1
LIFE INSURANCE COMPANIES OF OTHER STATES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT

COMPANY NAME COMPANIES OF OTHER STATES	DOM	TOTAL ASSETS	TOTAL LIABILITIES	PAID UP CAPITAL AND/OR SURPLUS	NET GAIN	***** KANSAS *****			
						A & H PREMIUMS RECEIVED	A & H LOSSES PAID	LIFE PREMIUMS RECEIVED	LIFE CLAIMS & BENEFITS
MONTGOMERY WARD LIFE INS CO	IL	272,134,607	172,090,505	100,044,102	40,645,357	883,736	347,097	923,445	515,753
MONTICELLO LIFE INSURANCE CO	WI	10,590,579	1,792,566	8,798,013	(91,405)	0	0	0	0
MONUMENTAL LIFE INS CO	MD	3,320,646,950	3,137,078,528	183,568,422	38,293,593	3,967,824	3,123,023	3,351,360	2,710,412
MONY LIFE INS CO OF AMERICA	AZ	2,115,078,257	1,276,436,013	102,233,254	16,829,390	0	0	8,270,439	486,044
MUNICH AMERICAN REASSURANCE CO	GA	393,772,426	342,018,890	51,753,537	(1,373,840)	0	0	0	0
MUTUAL LIFE INS CO OF NEW YORK	NY	14,677,994,466	9,186,587,219	600,174,622	102,305,773	537,060	204,688	9,013,848	7,705,577
MUTUAL OF AMERICA LIFE INS CO	NY	6,276,513,537	4,410,943,360	338,186,217	30,160,892	0	0	1,849,679	4,243,232
MUTUAL OF OMAHA INS CO	NE	2,896,078,830	1,916,812,411	979,266,419	69,752,903	12,085,433	8,321,148	0	0
MUTUAL SERVICE LIFE INS CO	MN	475,637,917	372,841,142	20,788,387	2,660,491	32,981	40,501	1,124,043	2,145,935
MUTUAL TRUST LIFE INS CO	IL	675,022,007	621,719,134	53,302,873	4,559,017	4,934	0	545,581	162,357
NACOLAH LIFE INS CO	IL	347,083,966	315,081,480	32,002,487	3,872,941	0	0	946,016	1,008,003
NATIONAL AMERICAN LIFE INS CO OF PA	PA	64,872,045	57,664,897	7,207,149	1,353,447	52,811	37,221	1,643	2,836
NATIONAL BENEFIT LIFE INS CO	NY	470,069,287	382,778,827	76,268,068	11,049,561	34,466	22,793	293,445	95,404
NATIONAL DENTAL HEALTH INS CO	AZ	8,045,450	4,434,057	3,611,391	(16,782)	14,302	10,357	0	0
NATIONAL FARMERS UNION LIFE INS CO	TX	163,332,259	149,792,942	13,539,317	(408,430)	11,356	8,418	932,175	1,862,454
NATIONAL FIDELITY LIFE INS CO	MO	469,755,693	392,711,521	77,044,172	18,110,530	61,788	132,293	710,335	2,218,488
NATIONAL FOUNDATION LIFE INS CO	DE	59,017,247	42,951,723	16,065,524	4,168,230	1,604,422	513,059	4,582	2,140
NATIONAL GROUP LIFE INS CO	IL	76,136,162	42,106,793	34,029,371	3,071,197	5,446,992	2,665,428	5,604	0
NATIONAL GUARDIAN LIFE INS CO	WI	613,206,182	567,674,806	45,531,376	6,183,507	33,334	48,597	709,311	366,796
NATIONAL HEALTH INS CO	TX	275,865,157	249,437,018	26,428,139	3,859,348	902,672	538,761	2,519	0
NATIONAL HERITAGE LIFE INS CO	DE	453,346,660	417,365,946	35,980,714	(2,032,857)	0	0	798,952	256,873
NATIONAL HOME LIFE ASSURANCE CO	MO	7,741,302,631	6,329,965,291	453,297,345	52,646,520	339,809	190,225	21,135,392	5,117,717
NATIONAL LIFE INS CO	VT	5,062,872,949	4,665,348,668	243,371,906	30,074,461	230,930	33,253	1,886,775	968,216
NATIONAL PENSION LIFE INS CO	AZ	9,031,909	307,938	8,723,971	103,239	0	0	0	0
NATIONAL STATES INS CO	MO	72,012,156	51,904,811	20,107,345	999,479	3,810	4,085	67	0
NATIONAL TRAVELERS LIFE CO	IA	408,409,279	366,891,301	41,517,897	3,992,855	1,791,856	1,229,570	735,595	887,743
NATIONAL UNITED LIFE INS CO	SD	1,104,868	91,809	1,013,059	(187,654)	0	0	158	0
NATIONAL WESTERN LIFE INS CO	CO	2,333,283,944	2,150,407,725	182,876,219	49,831,030	0	0	754,221	1,060,745
NATIONWIDE LIFE INS CO	OH	23,050,220,323	13,180,007,988	992,631,364	83,198,526	1,985,462	1,388,283	33,112,832	4,006,622
NEW AMERICAN LIFE INS CO	MO	101,955,178	91,323,059	10,632,119	423,702	0	0	1,074,319	106,224

Kansas Department of Insurance

TABLE 1
LIFE INSURANCE COMPANIES OF OTHER STATES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT

COMPANY NAME COMPANIES OF OTHER STATES	DOM	TOTAL ASSETS	TOTAL LIABILITIES	PAID UP CAPITAL AND/OR SURPLUS	NET GAIN	***** KANSAS *****			
						A & H PREMS RECEIVED	A & H LOSSES PAID	LIFE PREMIUMS RECEIVED	LIFE CLAIMS & BENEFITS
NEW ENGLAND MUTUAL LIFE INS CO	MA	16,240,594,512	12,411,230,611	400,908,102	57,150,202	2,995,250	1,453,826	23,694,389	13,554,049
NEW ENGLAND VARIABLE LIFE INS CO	DE	433,279,253	(23,578,879)	94,378,654	(386,806)	0	0	3,786,712	629,952
NEW YORK LIFE & HEALTH INS CO	DE	21,584,409	3,808,216	17,776,193	2,538,576	37,303	0	0	0
NEW YORK LIFE INS & ANNUITY CORP	DE	13,679,650,637	12,162,956,745	779,831,938	165,543,850	0	0	15,143,146	19,396,208
NEW YORK LIFE INS CO	NY	53,570,942,547	47,224,619,450	3,448,707,552	313,420,020	7,300,638	5,999,724	45,110,744	37,082,888
NIPPON LIFE INSURANCE CO OF AMERICA	IA	56,941,264	14,050,878	42,890,385	(356,239)	95,898	67,436	6,288	5,000
NORTH AMERICAN CO FOR LIFE & H INS	IL	1,915,375,876	1,793,926,258	121,449,619	21,866,478	2,987	0	1,809,635	1,006,509
NORTH AMERICAN INS CO	WI	23,778,001	15,757,452	8,020,549	1,103,288	24,769	2,563	0	0
NORTH AMERICAN REASSURANCE CO	NY	887,108,479	766,425,788	120,682,691	4,465,803	0	0	0	0
NORTH AMERICAN SECURITY LIFE INS CO	DE	3,415,584,055	426,425,107	51,722,525	(8,573,428)	0	0	14,347,125	3,589,270
NORTH CENTRAL LIFE INS CO	MIN	161,163,736	146,257,683	14,906,053	1,107,191	14,855	34,716	31,205	4,972
NORTHBROOK LIFE INS CO	IL	2,143,708,796	20,885,467	43,921,391	3,229,391	0	8,052	3,623,025	6,930,561
NORTHERN LIFE INS CO	WA	3,586,819,710	3,390,057,559	191,367,703	27,658,011	91	0	2,680,611	611,471
NORTHWESTERN MUTUAL LIFE INS CO	WI	44,058,031,801	38,544,982,606	2,029,780,430	330,062,608	4,172,492	2,277,537	44,297,222	23,105,875
NORTHWESTERN NATL LIFE INS CO	MIN	4,661,681,776	3,645,173,812	520,796,080	88,953,834	3,381,679	3,321,394	6,701,480	4,503,926
NRG AMERICA LIFE REASSURANCE CORP	DE	431,086,300	398,298,142	32,788,158	5,379,391	0	0	0	0
NYLIFE INS CO OF ARIZONA	AZ	11,802,601	265,787	11,536,813	262,454	0	0	0	166,076
OCCIDENTAL LIFE INS CO OF NC	NC	225,036,162	208,865,689	16,170,473	3,393,926	1,916,031	863,196	441,991	247,242
OHIO LIFE INS CO	OH	380,622,526	340,057,674	40,564,854	2,905,959	3,343	0	275,411	104,513
OHIO NATIONAL LIFE ASSR CORP	OH	417,903,237	352,244,924	52,233,693	3,289,145	190,807	28,313	512,750	816,204
OHIO NATIONAL LIFE INS CO	OH	3,636,579,834	3,262,524,068	167,887,343	19,225,215	263,688	399,202	1,155,782	573,139
OHIO STATE LIFE INS CO	OH	733,395,809	626,501,769	106,894,040	6,913,915	0	0	450,085	155,630
OLD AMERICAN INS CO	MO	146,526,280	122,765,263	23,761,017	(6,507,737)	281,537	181,822	5,264,081	2,706,917
OLD LINE LIFE INS CO OF AMERICA	WI	1,046,106,338	919,247,358	126,858,981	16,000,332	0	0	3,298,918	2,475,095
OLD REPUBLIC LIFE INS CO	IL	112,548,816	82,763,249	0	222,310	204,831	47,558	249,179	19,429
OLD UNITED LIFE INS CO	AZ	26,111,129	12,890,782	13,220,348	1,385,190	(8,046)	66,202	(21,915)	44,721
OLD WESTERN LIFE INS CO	MO	10,340,907	5,159,737	5,181,170	126,067	9,810	16,373	6,982	719
OPTIMUM RE INS CO	TX	18,373,251	10,762,248	7,611,004	553,042	0	0	0	0
ORION LIFE INS CO	DE	3,260,949	93,668	3,167,281	89,444	0	0	0	0
OXFORD LIFE INS CO	AZ	572,762,486	396,170,272	176,592,214	18,708,033	9,010	7,749	4,425	132,398

TABLE 1
LIFE INSURANCE COMPANIES OF OTHER STATES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT

COMPANY NAME COMPANIES OF OTHER STATES	DOM	TOTAL ASSETS	TOTAL LIABILITIES	PAID UP CAPITAL AND/OR SURPLUS	NET GAIN	***** KANSAS *****			
						A & H PREMS RECEIVED	A & H LOSSES PAID	LIFE PREMIUMS RECEIVED	LIFE CLAIMS & BENEFITS
OZARK NATIONAL LIFE INS CO	MO	189,445,602	173,204,307	16,241,295	8,225,854	241,905	121,494	7,213,308	4,001,807
PACIFIC CORINTHIAN LIFE INS CO	CA	3,871,856,251	3,617,662,448	63,590,672	31,288,658	0	0	595,135	3,303,961
PACIFIC MUTUAL LIFE INS CO	CA	13,346,142,901	10,042,388,683	582,775,561	107,286,224	12,907	56,687	4,586,414	936,061
PAINWEBBER LIFE INSURANCE CO	CA	36,393,877	5,745,314	11,742,165	(1,701,695)	0	0	71,995	0
PAN-AMERICAN ASSURANCE CO	LA	14,486,670	9,113,402	5,373,268	(36,912)	0	0	201,363	80,567
PAN-AMERICAN LIFE INS CO	LA	1,912,163,194	1,694,203,792	173,374,396	36,563,818	286,664	199,523	182,875	53,959
PARAGON LIFE INS CO	MO	67,031,749	37,756,521	12,791,335	[912,810]	0	0	383,091	69,068
PATHMARK ASSURANCE CO	NE	3,541,785	162,403	3,379,382	154,689	0	0	0	0
PAUL REVERE LIFE INS CO	MA	2,782,586,672	2,430,481,054	352,105,618	25,434,527	4,137,970	2,028,522	601,045	523,143
PAUL REVERE PROTECTIVE LIFE INS CO	DE	728,868,582	647,925,493	80,943,089	(10,239,929)	0	0	92,718	130,620
PAUL REVERE VARIABLE ANNUITY INS CO	MA	1,253,970,917	1,155,314,097	64,650,624	11,054,756	0	0	1,240,733	148,135
PENINSULAR LIFE INS CO	NC	66,927,870	59,154,026	7,773,844	1,060,892	0	0	2,823	2,485
PENN INS & ANNUITY CO	DE	687,889,330	641,607,763	46,281,567	12,101,960	0	0	628,881	1,220,602
PENN MUTUAL LIFE INS CO	PA	6,314,285,226	5,492,726,699	279,564,859	67,846,232	343,149	3,475	4,809,606	7,444,242
PENNSYLVANIA LIFE INS CO	PA	318,691,819	271,541,367	47,150,452	22,514,074	1,242,307	560,818	493,979	336,061
PENNSYLVANIA NATIONAL LIFE INS CO	PA	131,093,154	120,741,223	10,351,931	565,269	4,975	1,000	111,067	69,104
PENSION LIFE INS CO OF AMERICA	NJ	16,398,089	8,239,329	8,158,760	2,717,139	0	0	4,557	0
PFL LIFE INS CO	IA	5,198,463,391	3,976,437,445	314,771,405	53,185,093	10,089,153	3,471,091	4,950,430	1,665,761
PHARMACISTS LIFE INS CO	IA	8,788,251	5,601,248	3,187,003	12,931	0	0	67,497	146
PHF LIFE INS CO	FL	370,300,112	322,879,376	47,420,736	7,480,749	0	0	480	21,758
PHILADELPHIA AMERICAN LIFE INS CO	PA	78,847,139	65,337,169	13,509,970	(15,056,936)	1,419,653	938,728	44,967	27,120
PHILADELPHIA LIFE INS CO	PA	1,557,697,579	1,451,404,225	105,731,077	39,079,067	0	0	1,494,760	708,855
PHOENIX AMERICAN LIFE INS CO	CT	454,713,238	353,481,250	101,231,988	15,806,256	295,541	107,036	133,940	15,593
PHOENIX HOME LIFE MUTUAL INS CO	NY	11,285,803,849	8,355,094,135	585,584,038	104,142,867	1,388,386	647,161	5,128,087	1,768,583
PHOENIX LIFE & REASSURANCE CO	CT	10,648,295	801,246	9,847,049	299,296	0	0	0	0
PHYSICIANS LIFE INS CO	NE	195,228,359	162,411,166	32,817,194	574,678	0	0	522,783	325,837
PIERCE NATIONAL LIFE INS CO	CA	277,282,604	264,417,408	12,865,196	397,980	40	0	1,261,756	691,407
PIONEER AMERICAN INS CO	TX	24,501,104	15,023,636	9,477,468	420,457	0	0	75,028	15,368
PIONEER LIFE INS CO OF ILLINOIS	IL	361,596,474	289,058,920	72,537,554	7,456,984	4,255,708	2,689,831	181,893	125,230
PIONEER MUTUAL LIFE INS CO	ND	321,881,253	308,404,385	13,476,867	673,487	0	0	141,131	1,689

Kansas Department of Insurance

TABLE 1
LIFE INSURANCE COMPANIES OF OTHER STATES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT

COMPANY NAME COMPANIES OF OTHER STATES	DOM	TOTAL ASSETS	TOTAL LIABILITIES	PAID UP CAPITAL AND/OR SURPLUS	NET GAIN	***** KANSAS *****			
						A & H PREMS RECEIVED	A & H LOSSES PAID	LIFE PREMIUMS RECEIVED	LIFE CLAIMS & BENEFITS
PIONEER SECURITY LIFE INS CO	TX	19,543,041	14,741,743	4,801,298	174,723	0	0	6,027	32
PM GROUP LIFE INS CO	AZ	332,247,165	253,235,508	79,011,657	27,199,571	3,320,797	2,330,546	113,865	8,000
PRAIRIE STATES LIFE INS CO	SD	305,132,364	282,320,210	22,812,154	9,516,477	4,774	3,300	839,923	420,832
PREFERRED RISK LIFE INS CO	IA	228,752,598	190,543,029	38,209,569	6,721,168	48,878	5,240	370,556	268,142
PREMIER LIFE INS CO	PA	4,867,248	30,728	4,836,520	135,049	0	0	0	0
PRESIDENTIAL LIFE INS CO	NY	2,159,712,866	1,986,277,956	166,127,157	23,937,996	0	0	6,552	141,886
PRIMERICA LIFE INS CO	MA	2,104,448,258	1,551,699,915	552,748,343	54,647,359	18,495	377	10,202,466	2,787,335
PRINCIPAL LIFE INS CO	IA	9,744,456	101,681	9,642,775	438,228	0	0	0	0
PRINCIPAL MUTUAL LIFE INS CO	IA	40,072,439,752	30,740,385,000	1,640,527,564	263,884,014	52,383,377	41,135,290	46,351,628	21,160,299
PRINCIPAL NATIONAL LIFE INS CO	IA	558,039,441	510,650,828	47,388,612	3,793,853	0	0	115,506	630,252
PROTECTIVE LIFE INS CO	TN	4,535,431,492	3,779,397,784	263,075,413	44,267,855	1,053,001	415,794	3,149,526	1,133,240
PROVIDENT LIFE & ACCIDENT INS CO	TN	11,056,232,348	10,254,006,792	802,225,556	97,561,255	2,487,806	1,247,645	2,754,741	3,099,575
PROVIDENT MUTUAL LIFE & ANN CO OF AM	DE	423,055,402	363,034,350	28,589,631	2,891,753	0	0	176,483	134,083
PROVIDENT MUTUAL LIFE I C OF PHILADE	PA	3,845,209,896	2,754,818,645	207,969,727	28,453,635	27,470	14,870	2,299,741	779,158
PROVIDENT NATIONAL ASR CO	TN	4,598,245,087	4,110,483,021	147,268,088	15,904,970	0	0	696	135,930
PROVIDERS FIDELITY LIFE INS CO	PA	38,533,861	17,426,682	21,107,179	1,811,429	615	897	0	0
PRUCO LIFE INS CO	AZ	5,971,489,956	2,583,071,404	618,793,148	81,786,716	0	0	5,697,940	4,878,941
PRUDENTIAL INS CO OF AMERICA	NJ	165,741,911,425	113,781,809,802	8,003,706,426	849,102,455	65,072,745	48,904,146	64,910,062	38,751,662
Q-CARE INSURANCE CO	PA	26,031,675	6,150,930	19,880,745	3,387,119	0	0	0	0
QUALMED HEALTH & LIFE INS CO	WA	6,956,095	1,529,832	5,426,263	(558,266)	0	0	0	0
RELIABLE LIFE INS CO	MO	451,747,537	406,266,434	45,481,103	11,741,362	26,124	1,269	580,493	423,245
RELiance LIFE INS CO	DE	7,461,226	1,387,917	6,073,309	928,597	0	0	0	0
RELiance STANDARD LIFE INS CO	IL	1,892,944,060	1,712,920,976	137,278,273	41,640,866	158,502	112,549	287,546	600,835
REPUBLIC-VANGUARD LIFE INS CO	TX	333,769,030	302,542,247	31,226,783	(2,159,198)	73,401	0	19,347	6,560
RESERVE NATIONAL INS CO	OK	82,123,260	58,647,506	23,475,752	9,373,407	6,517,471	3,788,887	52,569	0
ROCKY MOUNTAIN LIFE INS CO	CO	31,644,576	11,908,420	19,736,156	871,885	150,553	158,648	0	0
ROYAL LIFE INS CO OF AMERICA	CT	308,569,405	256,592,269	51,977,136	1,352,643	0	0	27,696	152,652
ROYAL MACCABEES LIFE INS CO	MI	1,927,805,343	1,562,491,437	116,574,923	3,549,782	773,429	181,174	2,265,404	1,206,137
RUSHMORE NATIONAL LIFE INS CO	SD	60,724,339	54,716,908	6,007,431	863,906	454	0	26,396	29,599
SAFECO LIFE INS CO	WA	8,334,487,618	7,856,109,635	382,877,562	32,327,351	1,887,148	1,714,087	2,624,457	10,718,170

TABLE 1
LIFE INSURANCE COMPANIES OF OTHER STATES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT

COMPANY NAME COMPANIES OF OTHER STATES	DOM	TOTAL ASSETS	TOTAL LIABILITIES	PAID UP CAPITAL AND/OR SURPLUS	NET GAIN	***** KANSAS *****			
						A & H PREMS RECEIVED	A & H LOSSES PAID	LIFE PREMIUMS RECEIVED	LIFE CLAIMS & BENEFITS
SAFECO NATIONAL LIFE INS CO	WA	19,958,380	3,730,954	16,227,426	1,192,212	0	0	8,665	142
SAINT LOUIS REINSURANCE CO	MO	808,025,733	652,655,316	143,280,110	23,382,511	0	0	0	0
SAVERS LIFE INS CO OF AMERICA	MO	175,673,340	149,321,700	26,351,640	1,204,257	2,670	30,857	0	0
SEABOARD LIFE INS CO	IN	67,426,993	61,089,040	6,337,953	79,334	150,770	34,692	0	0
SECURITY ASR CO	DE	23,507,401	8,241,832	15,265,569	2,126,029	2,003	496	1,028	437
SECURITY FIRST LIFE INS CO	DE	1,724,845,966	1,543,775,539	90,967,201	4,415,950	0	0	403,185	150,427
SECURITY GENERAL LIFE INS CO	OK	29,532,199	19,149,310	10,382,889	591,615	1,583,448	1,725,727	4,884	6,706
SECURITY LIFE INS CO OF AMERICA	MIN	120,349,382	103,265,512	17,083,874	3,376,510	3,187,703	1,604,506	81,598	10,513
SECURITY LIFE OF DENVER INS CO	CO	2,506,641,974	2,261,954,880	244,687,094	21,574,547	0	0	5,179,056	597,919
SECURITY MUTUAL LIFE OF LINCOLN NE	NE	388,798,314	345,908,258	34,484,033	3,981,046	20,077	5,304	7,009,574	2,174,628
SECURITY MUTUAL LIFE INS CO OF NY	NY	1,153,455,457	1,071,203,945	51,359,758	3,523,716	2,918	0	73,610	48,837
SECURITY NATIONAL LIFE INS CO	UT	51,274,738	43,775,610	7,499,128	(399,830)	0	0	5,618	0
SECURITY OF AMERICA LIFE INS CO	PA	46,272,639	30,239,198	16,033,441	19,816,898	0	0	0	0
SECURITY TRUST LIFE INS CO	KY	7,675,641	1,481,351	6,194,289	334,327	0	0	0	0
SECURITY-CONNECTICUT LIFE INS CO	CT	1,226,576,785	1,113,340,939	113,235,846	8,273,657	9,981	5,045	3,258,727	3,383,257
SENTRY INVESTORS LIFE INS CO	MA	21,239,352	5,775,857	11,109,168	754,046	0	0	129	0
SENTRY LIFE INS CO	WI	1,338,813,243	919,646,505	99,359,769	8,765,077	474,680	342,878	187,493	153,971
SHELBY LIFE INS CO OF SHELBY OHIO	OH	114,304,486	104,577,885	9,726,601	1,224,496	0	0	1,945	83
SHELTER LIFE INS CO	MO	370,898,930	305,635,158	65,263,772	6,733,886	2,110,138	1,581,478	2,496,089	1,067,286
SIERRA HEALTH & LIFE INS CO INC	CA	40,356,499	23,319,235	17,037,264	2,875,764	0	0	0	0
SIGNATURE LIFE INS CO OF AMERICA	IL	7,976,382	596,833	7,379,549	237,121	4,915	438	44	0
SMA LIFE ASSURANCE CO	DE	3,504,723,905	2,036,624,086	182,215,638	27,007,342	58,991	0	390,967	775,809
SOUTHLAND LIFE INS CO	TX	1,129,239,985	975,866,848	153,373,137	37,147,660	675	0	1,347,814	182,575
SOUTHWESTERN LIFE INS CO	TX	1,297,654,581	1,149,361,121	143,086,017	(9,674,973)	0	0	2,455,567	804,572
SPRINGFIELD LIFE INS CO INC	VT	6,532,949	252,653	6,280,295	429,805	232,579	117,500	90,409	70,178
STANDARD INS CO	OR	3,049,129,369	2,783,853,968	201,025,443	10,496,749	5,602,309	2,551,530	2,356,073	836,454
STANDARD LIFE & ACCIDENT INS CO	OK	310,709,605	237,962,807	72,746,798	15,015,167	2,470,840	1,784,734	300,292	232,186
STANDARD LIFE INS CO OF INDIANA	IN	180,941,738	169,605,623	11,336,115	355,032	0	0	171,712	14,047
STANDARD OF AMERICA LIFE INS CO	IL	51,065,336	3,217,725	47,847,610	2,635,822	0	0	0	0
STANDARD SECURITY LIFE INS CO OF NY	NY	117,821,023	86,620,539	31,200,484	2,679,251	1,855,222	709,806	2,232	0

Kansas
Department of Insurance

TABLE 1
LIFE INSURANCE COMPANIES OF OTHER STATES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT

COMPANY NAME COMPANIES OF OTHER STATES	DOM	TOTAL ASSETS	TOTAL LIABILITIES	PAID UP CAPITAL AND/OR SURPLUS	NET GAIN	***** KANSAS *****			
						A & H PREMS RECEIVED	A & H LOSSES PAID	LIFE PREMIUMS RECEIVED	LIFE CLAIMS & BENEFITS
STATE AUTO LIFE INS CO	OH	16,046,601	9,666,179	6,380,422	(145,079)	0	0	1,121	0
STATE BOND & MORTGAGE LIFE INS CO	MN	775,666,350	733,802,747	41,863,603	1,460,216	0	0	269,889	63,704
STATE FARM ANNUITY & LIFE INS CO	IL	5,925,498	60,947	5,864,551	129,821	0	0	0	0
STATE FARM LIFE INS CO	IL	17,090,349,641	15,221,446,758	1,868,902,883	204,585,677	0	0	35,565,687	14,159,058
STATE LIFE INS CO	IN	272,079,934	250,158,126	21,921,808	297,189	3,611	2,163	318,630	47,856
STATE MUTUAL INS CO	GA	303,716,980	282,595,171	21,121,809	770,258	0	0	1,412,085	1,833,425
STATE MUTUAL LIFE ASR CO OF AMERICA	MA	6,985,513,076	5,537,474,387	526,390,595	148,171,274	1,712,285	642,983	455,645	224,453
STATES GENERAL LIFE INS CO	TX	15,664,640	7,944,259	7,720,381	1,557,977	12,072	22,059	0	0
STATESMAN NATIONAL LIFE INS CO	TX	24,718,678	16,808,583	7,910,094	1,771,239	54,831	24,113	1,375,835	262,717
STERLING INVESTORS LIFE INS CO	FL	22,583,578	18,186,253	4,397,325	392,032	0	(26,320)	1,251	0
SUN LIFE ASR CO OF CANADA	DE	9,198,341,326	4,024,881,995	483,187,690	14,732,258	0	0	1,132,982	974,425
SUN LIFE ASR CO OF CANADA	MI	3,614,211,354	3,538,384,471	75,826,883	15,840,006	115,498	125,634	2,703,219	677,494
SUN LIFE INS CO OF AMERICA	MD	5,998,038,686	5,419,396,086	578,642,600	205,053,539	0	0	577,115	19,716
SUNSET LIFE INS CO OF AMERICA	WA	404,939,914	355,499,437	49,440,477	3,999,810	0	0	83,072	41,574
SURETY LIFE INS CO	UT	84,745,698	38,507,374	46,238,324	2,741,394	0	0	336,458	103,427
TEMPLETON FUNDS ANNUITY CO	FL	26,126,770	1,870,547	11,552,610	375,868	0	0	0	0
TEXAS LIFE INS CO	TX	371,379,836	345,378,057	26,001,779	1,109,895	35	0	937,647	277,138
TIME INS CO	WI	1,306,191,199	838,925,003	467,266,196	32,165,204	12,509,269	7,937,789	2,319,454	1,306,676
TMG LIFE INSURANCE COMPANY	ND	980,187,025	880,471,625	99,715,400	9,273,908	6,126,529	1,655,739	4,668,366	2,284,607
TOYOTA MOTOR LIFE INS CO	IA	8,935,961	3,865,137	5,070,824	(1,342,601)	0	0	0	0
TRANS WORLD ASSURANCE CO	CA	167,312,752	138,832,107	28,480,644	2,479,224	0	0	73,919	32,173
TRANS-GENERAL LIFE INS CO	MD	31,588,378	9,289,010	22,299,368	1,783,104	0	0	0	0
TRANSAMERICA ASSURANCE CO	CO	157,263,779	140,598,215	16,665,563	(4,989,200)	0	0	490,585	308,273
TRANSAMERICA LIFE INS & ANNUITY CO	CA	11,008,633,575	9,717,034,168	396,470,996	70,416,544	0	0	4,077,579	1,559,283
TRANSAMERICA OCCIDENTAL LIC	CA	11,463,550,740	10,264,179,413	801,722,131	153,765,393	564,061	159,027	8,404,574	2,574,719
TRANSPORT LIFE INS CO	TX	648,127,489	553,595,479	94,532,010	1,458,562	1,108,629	615,465	82,336	82,525
TRAVELERS INS CO (LIFE DEPT)	CT	32,671,642,976	27,013,980,719	1,810,489,020	(88,807,107)	16,066,022	12,731,941	18,849,692	13,773,888
TRAVELERS INS CO OF ILLINOIS	IL	116,177,090	79,599,630	36,577,461	17,860,105	229,734	277,540	10,751	0
TRUSTMARK LIFE INS CO	IL	100,883,888	70,969,069	29,914,819	3,803,954	7,644,067	4,893,718	173,710	84,000
UNIFIED LIFE INS CO	TX	26,037,742	20,572,166	5,465,576	2,698,149	0	0	1,605	1,230

TABLE 1
LIFE INSURANCE COMPANIES OF OTHER STATES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT

COMPANY NAME COMPANIES OF OTHER STATES	DOM	TOTAL ASSETS	TOTAL LIABILITIES	PAID UP CAPITAL AND/OR SURPLUS	NET GAIN	***** KANSAS *****			
						A & H PREMS RECEIVED	A & H LOSSES PAID	LIFE PREMIUMS RECEIVED	LIFE CLAIMS & BENEFITS
UNION BANKERS INS CO	TX	209,212,122	163,945,092	45,267,029	10,316,469	3,313,360	2,060,343	49,370	25,161
UNION BENEFIT LIFE INS CO	PA	26,585,969	23,434,229	3,151,740	(1,666,896)	0	0	5,378	36,455
UNION CENTRAL LIFE INS CO	OH	3,534,396,848	2,970,348,257	178,024,811	23,082,943	440,519	91,781	14,880,602	11,863,801
UNION FIDELITY LIFE INSURANCE CO	IL	443,485,173	259,065,715	184,419,458	14,857,944	147,514	66,783	352,162	132,045
UNION LABOR LIFE INS CO	MD	1,860,785,940	730,580,884	122,122,162	6,825,645	123,836	125,482	19,490	17,562
UNION SECURITY LIFE INS CO	DE	168,760,290	144,419,556	24,340,734	(1,595,703)	3,270,011	644,526	3,182,680	509,964
UNITED AMERICAN INS CO	DE	694,859,466	514,023,421	180,836,045	102,406,373	8,360,035	3,418,307	292,327	191,513
UNITED BENEFIT LIFE INSURANCE CO	IN	14,068,382	6,426,101	7,642,281	416,643	309,349	111,006	55	0
UNITED COMPANIES LIFE INS CO	LA	1,510,110,377	1,425,277,146	84,833,231	13,012,289	83,779	40,399	2,350,139	2,237,549
UNITED FAMILY LIFE INS CO	GA	534,862,595	488,284,069	46,578,526	2,293,456	0	0	1,205	0
UNITED FIDELITY LIFE INS CO	TX	351,961,587	303,857,653	48,103,934	17,539,642	0	4,373	434,752	424,256
UNITED HEALTH & LIFE INS CO	IA	91,632,212	49,983,576	41,648,636	16,785,829	0	0	0	0
UNITED HERITAGE MUTUAL LIFE INS CO	ID	239,825,879	217,859,001	21,966,879	1,141,877	9,235	0	33,106	27,501
UNITED INS CO OF AMERICA	IL	2,546,219,790	1,604,786,544	941,433,246	26,877,732	55,810	13,456	385,543	457,734
UNITED INVESTORS LIFE INS CO	MO	1,208,789,995	523,181,984	141,281,251	10,126,148	0	0	23,752,483	3,057,397
UNITED LIBERTY LIFE INS CO	OH	35,091,700	31,889,507	3,202,193	1,697,835	0	0	1,758	6,745
UNITED LIFE INS CO	IA	329,055,362	296,244,713	32,810,649	3,514,790	52,214	53,479	1,415,035	451,711
UNITED OF OMAHA LIFE INS CO	NE	5,705,455,428	5,269,520,719	376,331,954	19,048,708	4,058,117	2,915,192	7,046,458	3,741,774
UNITED PACIFIC LIFE INS CO	DE	5,391,419,948	5,080,424,893	310,995,055	(56,349,908)	0	0	26,295	2,004,219
UNITED PRESIDENTIAL LIFE INS CO	IN	950,550,526	870,912,369	79,638,157	6,075,743	0	0	771,999	443,670
UNITED SERVICES LIFE INS CO	VA	2,168,066,039	1,934,917,955	126,059,802	8,657,253	31,860	43,307	1,321,180	548,578
UNITED STATES LIFE INS CO IN NYC	NY	2,442,947,660	2,260,258,968	182,688,692	30,165,539	3,974,854	2,807,019	341,917	90,346
UNITED TEACHER ASSOCIATES INS CO	TX	83,982,559	64,965,975	19,016,584	4,690,168	321,807	239,105	1,433	0
UNITED WISCONSIN LIFE INS CO	WI	68,285,133	30,305,917	37,979,216	4,614,560	14,607,173	0	684,126	110,015
UNITED WORLD LIFE INS CO	NE	75,239,361	30,426,046	34,521,729	3,534,331	10,673	25,519	44,345	25,992
UNITY MUTUAL LIFE INS CO	NY	450,199,583	429,895,507	20,304,076	3,039,205	0	0	0	0
UNIVERSAL ASSURORS LIFE INS CO	NE	3,184,974	153,732	3,031,242	43,441	0	0	0	0
UNIVERSAL GUARANTY LIFE INS CO	OH	210,800,137	201,147,117	9,653,020	(1,553,136)	22,476	284,926	1,286,605	1,601,444
UNIVERSAL LIFE INS CO	TN	64,242,131	60,406,882	3,835,249	(254,575)	27,564	25,358	72,616	41,805
UNIVERSAL UNDERWRITERS LIFE INS CO	MO	165,337,718	109,360,567	55,977,149	2,045,271	793,287	501,115	1,470,067	398,557

Kansas Department of Insurance

Kansas Department of Insurance

ACCIDENT & HEALTH DIVISION

This Division is charged with the general supervision and regulation of all matters relating to the writing of accident and health insurance by insurance companies, corporations and societies licensed for such business in Kansas. As of December 31, 1993, there were 959 insurance organizations licensed to transact the business of accident and health insurance in Kansas.

Pursuant to Kansas insurance laws and regulations, such organizations submitted to this Division for our review a total of 43,090 forms and rates in 1993.

Review of Policy Forms

With respect to policy form filings, the figures below represent the number of filings received and acted upon for 1993. The number of forms received in 1993 represents a 17% increase over the number received in 1992.

	1993
Total number of policy forms, applications, inserts and riders received	39,695
Forms Approved	30,943 *
Forms Disapproved	22,381 *

* The forms approved and disapproved will not reflect the number received as they include forms reviewed from the backlog of the past year. In like manner, a portion of the forms received as shown above were not acted upon, and will form the backlog reflected in next year's approved/disapproved record. The approved figures will include some instances where a form was counted disapproved initially, but subsequently approved following further communication with the company.

Review of Rate Filings

This Division also exercises some authority over rates for individual accident and health policies underwritten by commercial companies, rates charged by nonprofit service corporations, rates charged by health maintenance organizations and rates charged by companies for group accident and health policies providing hospital, medical or surgical expenses benefits. An accounting of this Division's rate review activity during 1993 produced the following results, indicating a 19% increase over the number of rate filings received in 1992.

	1993
Rate Filings Received	3,395 *
Rates Filed	2,414 **
Rates Not Filed	1,338 **

An important factor in the review of rates by this Division is the

One Hundred Twenty-Fourth Annual Report

monetary savings which accrues to the citizens of Kansas as a result of negotiated reductions in the amount of rate increases requested. The dollar amount of savings created by these actions are difficult to measure since few insurers provide data as to the number of Kansas citizens affected by a particular rate filing. Reductions through rate review occurs in three ways: (1) lower rates than originally requested are allowed; (2) companies voluntarily withdraw the rate filings in response to this Division's review; and (3) no response is received from a company and the file is closed.

* Included within the total number of rate filings received are 76 group rate manuals from companies writing hospital, medical or surgical expense coverage. A group rate manual generally consists of approximately 200 to 300 pages of rating information which is reviewed for compliance with Kansas insurance laws. For accounting purposes, each manual submitted is counted as one filing received.

** The rates filed and not filed will not reflect the number received as they include rates reviewed from a backlog of the past year. In like matter, a portion of the rates received as shown above were not acted upon, and will form the backlog reflected in next year's filed and not filed record. The filed figures will include some instances where a rate was counted not filed initially, but subsequently filed following further communication with the company.

Market Conduct Reviews

To assist the department in monitoring the activity of insurance companies and health maintenance organizations (HMOs) transacting business in Kansas, the Accident and Health Division participates in a market conduct review system. The monitoring of records and activities of insurers and HMOs through the market conduct review system has enabled us to identify and correct problems. This activity includes but is not limited to the following areas of company operations: verifying that companies are charging rates and using policy forms on file, reviewing advertising files for compliance with applicable laws and regulations, and reviewing company underwriting practices. During 1993, the Accident and Health Division participated in a market conduct review of the following Kansas domestic life insurers: Kansas Group Life Insurance Company, Blue Cross and Blue Shield of Kansas and Security Benefit Life Insurance Company. Also during the year, HMO Kansas, Inc., which is a Kansas domestic HMO, was reviewed. In addition, a review was conducted of the Kansas business of the South Central Kansas Health Insurance Group which is a Municipal Group-Funded pool.

Company Admission

As in previous years, increased effort was applied to the processing of applications for Certificates of Authority to include accident and health insurance. As a result of these efforts, five (5) companies were authorized to conduct the business of accident and health insurance in the state of Kansas in 1993.

Kansas Department of Insurance

Review of Company Advertising and Solicitation Practices

Approximately 2,272 pieces of accident and health advertising were reviewed by the Accident and Health Division in 1993. Of this total, 1,047 were not filed by this Division as they did not comply with our advertising requirements. Our review of advertising usually involves correspondence between this department and the submitting company. Companies are advised of possible violations of Kansas statutes and administrative regulations.

Consumer Assistance

This Division has responded to a number of consumer complaints and inquiries. Our files indicate that in 1993, we received a total of 93 consumer rate and miscellaneous inquiries. It should be noted that this total number does not include those handled by telephone. During 1993, we received approximately 1,500 telephone inquiries and walk-in visits by consumers to discuss insurance matters. The majority of the rate inquiries related to Blue Cross and Blue Shield rate changes. The miscellaneous inquiries were in the form of questionnaires, licensing status of companies and/or agents, claim matters, content of company advertising, effect of new legislation and the legality of cancellations of coverage by companies.

Investigation and Penalty Assessments

During 1993, this Division initiated a number of investigations which resulted in penalties and additional penalty tax payments totalling over \$30,000. Two (2) companies were assessed \$5,000 each for issuing forms which were not in compliance with Kansas insurance laws. Six (6) companies were assessed penalties of \$500.00 each for failure to respond to an inquiry of the commissioner of insurance. Additional penalty tax totalling \$6,036.85 was required to be paid by four (4) companies. Our division assisted the Legal Division in collecting a sum of \$11,500 from three (3) companies for a number of violations of Kansas insurance laws and regulations. Furthermore, we required one (1) company to refund premiums in the amount of \$18,580.58 due to the company's failure to file certificates of insurance, as well as the corresponding premium rates as required by House Bill No. 2001.

Regulation of Administrators

This Division supervises the initial licensing and annual license continuations of third party administrators operating in this state pursuant to Article 38 of the Kansas Insurance Code. This statute requires ad-

One Hundred Twenty-Fourth Annual Report

ministrators, as defined in the statute, who handle premiums or who adjust or settle claims for residents of Kansas in connection with life or accident and health insurance or annuities, to acquire a Certificate of Registration from the Commissioner of Insurance. An initial fee of \$100 is required at the time of application and a \$50 fee is required for continuation of the certificate for successive annual periods. In addition, each administrator must maintain a current synopsis of agreements with insurers outlining the name of the insurance company, effective date of the agreement, the name and type of group insured and coverages provided and an indication of the service provided by the administrator. As of December 31, 1993, there were 247 third-party administrators registered in Kansas, 31 of which were registered during 1993.

Regulation of Health Maintenance Organizations

This Division is responsible for the ongoing review of the operation of health maintenance organizations. Sixteen (16) HMO's are currently admitted to transact such business in Kansas pursuant to the Health Maintenance Organization Act enacted in 1974. As of December 31, 1993, these organizations were providing medical benefits to approximately 202,400 Kansas subscribers.

Pursuant to K.S.A. 40-3209 and K.S.A. 40-3210, all contract forms and rates used by an HMO operating in Kansas must be submitted for approval by this department.

Projects Involving Health Maintenance Organizations

Bulletin 1993-11 was mailed to health maintenance organizations advising them of the requirement to offer the basic and standard small employer health care plans mandated by 1992 Senate Bill No. 561. This requirement was effective on and after May 1, 1993. As a result, all health maintenance organizations who write business in the small group market were required to submit filings of special rates and policy forms designed as a guarantee issue product in compliance with this legislation.

On September 13, 1993 we were advised of the name change of Heritage HealthPlan of Kansas City, Inc. to HealthMark Health Plan, Inc. The change in name was commensurate with the acquisition of the Heritage Plan by Affiliated Health Partners, Inc., a holding company owned by four Kansas City area hospitals. Inasmuch as the former Heritage Plan had been inactive for a period of time, the plan was required to refile updated corporate papers, policy forms and rates for approval prior to implementing marketing efforts in the Kansas City area.

July 1, 1993 was the deadline for any health maintenance organization admitted prior to July 1, 1987 to submit a written favorable opinion

from an independent quality of care review organization pursuant to K.S.A. 40-3211. The written opinions required are with respect to guidelines adopted by the department and used by the review organization to determine adequate levels and quality of care. Eight health maintenance organizations admitted prior to July 1, 1987 were required to submit opinions obtained from review organizations by this deadline. One HMO was unable to obtain a favorable opinion due to the fact that the entity had not been operational and had recently changed ownership and management.

A filing was received in November, 1993 submitting an application for a certificate of authority for GenCare Health Systems, Inc., St. Louis, Missouri. This application was reviewed and additional information and documentation was requested for the company. As of December 31, 1993, this application was still undergoing the review process.

Projects Involving Blue Cross and Blue Shield

Blue Cross and Blue Shield of Kansas proposed revised rates during 1993 to be effective on or after January 1, 1994. A filing was submitted to revise base rates used to determine rates for their Merit-Rated Group programs. The rates submitted for approval were based on the currently approved rates adjusted for inflation, cost and utilization trends. The actual rate changes, as respects any particular group rated under this program, would ultimately depend on the favorable and unfavorable loss experience of the individual group and any benefit package changes from year to year. These rates apply to all groups with twenty-six or more subscribers rated under the Merit-Rated program.

Blue Cross and Blue Shield of Kansas also submitted filings of revised rates for their individual product lines, including Non-Group Direct Enrolled, Farm Bureau, Non-Group Conversion and Plan 65 and Plan D programs. These revised rates were filed to be effective January 1, 1994. Overall, rates for the Non-Group Direct Enrolled and Farm Bureau programs were increased 3.0%. The Non-Group conversion rates were increased an average of 12.5%. In addition, rates for the company's Medicare supplement (over age 65) Plan 65 program increased 19.7%, from \$90.12 per month to \$107.85 per month. Plan D (under age 65 and disabled) rates were increased 12.1% from \$178.09 per month to \$199.69 per month.

For approximately 79,900 contracts which have Medicare supplement coverage, under one of three available standardized plans (Plan A, C, and F), rates for 1994 were submitted and filed which effectively reduced these rates by 8.0% for Plan A, and increased rates 16.5% for Plan C and 16.0% for Plan F.

One Hundred Twenty-Fourth Annual Report

Blue Cross and Blue Shield of Kansas City did not submit any filings for revised rates for their non-group direct enrolled Preferred Care product and no filings were received that would have increased rates for the company's Medicare supplement plans.

Involvement in Other Projects

1. Each year, this Division has undertaken the examination and audit of the annual statements of health maintenance organizations, hospital services corporations and medical indemnity corporations. In addition, two staff members participated in the audit of life company premiums tax and retaliatory tax statements. A total of 210 tax files were audited.
2. In 1993, employees of this division participated in the following insurance related meetings and programs:
 - a. Presented a speech to the Greater Kansas City Health Underwriters.
 - b. Presented a speech to the Northeast Kansas Life Underwriters.
 - c. Participation in Blue Cross and Blue Shield's Plan 65 Advisory Committee semi-annual meetings.
 - d. Participation in Healthy Kansans 2000 Steering Committee meetings.
 - e. Presented a speech to the Central Kansas Health Underwriters.
 - f. Participation in meetings of The Commissioner's Individual Health Insurance Task Force.
 - g. Participation in meetings of the Coordinating Council on Early Childhood Developmental Services.
 - h. Participation in meetings of The Commissioner's Utilization Review Task Force.
 - i. Presenter at the NAIC's Market Regulators Program.
 - j. Presented a speech on "Health Care Reform" to an adult Sunday school class at Westminster Presbyterian Church, Topeka, Kansas.
 - k. Participation on a radio talk show on KSAL—Salina, Kansas.
 - l. Participation on a radio talk show on KSRX—El Dorado, Kansas.
 - m. Participation in the Kansas Health Insurance Association board meetings.

TABLE 1
LIFE INSURANCE COMPANIES OF OTHER STATES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT

COMPANY NAME COMPANIES OF OTHER STATES	DOM	TOTAL ASSETS	TOTAL LIABILITIES	PAID UP CAPITAL AND/OR SURPLUS	NET GAIN	 KANSAS			
						A & H PREMS RECEIVED	A & H LOSSES PAID	LIFE PREMIUMS RECEIVED	LIFE CLAIMS & BENEFITS
UNUM LIFE INS CO OF AMERICA	ME	9,064,623,417	8,141,030,921	678,853,804	151,767,778	7,658,489	3,203,258	4,535,092	1,679,798
URBAINE LIFE REINSURANCE CO	NY	11,896,479	573,463	11,323,016	(610,377)	0	0	0	0
USAA LIFE INS CO	TX	4,752,977,662	4,450,774,171	302,203,491	41,376,051	441,349	228,021	3,794,057	1,021,147
USABLE LIFE	AR	36,685,477	10,880,380	25,805,097	3,056,314	0	0	0	0
USG ANNUITY & LIFE CO	OK	3,878,132,724	3,647,897,286	230,235,438	18,489,598	0	0	10,170,824	350,452
USLIFE CREDIT LIFE INS CO	IL	328,527,906	254,840,928	73,686,978	6,636,521	230,168	157,859	708,607	483,921
UTICA NATIONAL LIFE INS CO	NY	118,121,751	108,222,833	9,898,918	1,077,297	0	0	0	6,150
VALLEY FORGE LIFE INS CO	PA	428,267,677	310,617,957	117,649,720	1,563,694	7,988	0	3,042,798	1,096,874
VARIABLE ANNUITY LIFE INS CO	TX	19,943,798,533	17,320,317,193	770,385,133	162,325,633	0	0	7,139,381	2,911,925
VETERANS LIFE INS CO	IL	208,303,965	155,690,951	50,109,014	3,852,642	61,100	18,505	1,213,422	596,023
VISTA LIFE INS CO	MI	33,429,325	23,482,821	9,946,504	(118,351)	441,123	109,901	503,557	116,209
VULCAN LIFE INS CO	AL	120,374,812	100,359,468	20,015,344	1,187,994	31,561	30,194	322,944	679,708
WABASH LIFE INS CO	KY	305,203,927	169,466,247	135,737,680	33,275,216	737,871	634,381	31,595	28,658
WASHINGTON NATIONAL INS CO	IL	1,630,528,100	1,397,649,879	188,288,968	19,874,988	1,123,832	875,014	96,654	358,962
WELLINGTON LIFE INS CO	AZ	5,586,648	102,826	5,483,822	48,470	0	0	0	0
WEST COAST LIFE INS CO	CA	443,198,448	350,436,433	92,762,015	(746,562)	16,635	17,422	734,049	673,141
WESTERN & SOUTHERN LIFE INS CO	OH	3,999,538,506	2,915,815,815	562,241,527	47,588,288	197,498	274,987	1,373,263	1,415,259
WESTERN FIDELITY INS CO	LA	24,756,686	16,468,536	8,288,150	1,344,259	353,009	186,751	2,437	0
WESTERN NATIONAL LIFE INS CO	TX	7,910,961,425	7,538,166,566	372,794,858	51,309,916	0	0	15,549,977	7,061,956
WESTERN RESERVE LIFE ASR CO OF OHIO	OH	1,870,510,367	531,342,691	49,408,475	2,558,510	0	0	4,193,148	610,560
WESTERN SECURITY LIFE INS CO	AZ	9,198,191	3,800,307	5,397,884	536,837	0	0	0	0
WESTERN-SOUTHERN LIFE ASR CO	OH	1,709,699,120	1,619,246,740	90,452,380	7,813,644	0	0	984,924	378,964
WESTFIELD LIFE INS CO	OH	269,819,741	231,892,968	37,926,773	2,288,686	0	0	12,470	0
WINONA FINANCIAL LIFE INS CO	AR	3,639,093	126,033	3,513,060	92,455	0	0	0	0
WISCONSIN NATIONAL LIFE INS CO	WI	363,466,121	312,580,656	50,885,466	9,892,934	527	0	45,209	18,539
WOODMEN ACCIDENT & LIFE CO	NE	619,509,715	560,025,911	59,483,804	4,605,677	2,141,933	1,642,828	7,266,227	2,750,806
WORLD INS CO	NE	114,153,882	91,224,270	22,929,612	4,822,362	735,933	633,452	85,547	82,528
WORLD SERVICE LIFE INS CO	CO	14,988,198	11,132,834	3,855,364	(204,753)	0	0	1,422	7,785
WORLD SERVICE LIFE INS CO OF CO	CO	35,968,137	7,316,093	28,652,043	1,930,792	0	0	0	0
XEROX FINANCIAL SERVICES LIFE INS CO	MO	3,910,062,104	3,541,729,339	108,616,605	(9,041,855)	0	0	6,889,621	4,420,506

One Hundred Twenty-Fourth Annual Report

TABLE 1
LIFE INSURANCE COMPANIES OF OTHER STATES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT

COMPANY NAME COMPANIES OF OTHER STATES	DOM	TOTAL ASSETS	TOTAL LIABILITIES	PAID UP CAPITAL AND/OR SURPLUS	NET GAIN	***** KANSAS *****			
						A & H PREMS RECEIVED	A & H LOSSES PAID	LIFE PREMIUMS RECEIVED	LIFE CLAIMS & BENEFITS
ZALE LIFE INS CO	AZ	9,832,081	3,921,172	5,910,909	875,470	5,238	0	4,034	0
ZURICH LIFE INSURANCE CO OF AMERICA	IL	269,780,783	240,169,199	29,611,584	1,041,266	1,514	0	1,615,430	423,944
SUB-TOTAL		1,685,945,409,979	1,281,839,006,446	108,208,802,247	13,781,249,293	657,444,550	413,504,462	1,709,710,790	907,221,846
GRAND TOTAL		1,694,484,146,611	1,287,872,079,840	109,318,947,716	13,958,458,266	1,287,487,690	952,434,223	1,851,891,670	989,846,988

Kansas Department of Insurance

TABLE 2
FRATERNAL SOCIETIES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT

COMPANY NAME SOCIETIES OF OTHER STATES	DOM	TOTAL ASSETS	TOTAL LIABILITIES	SPEC. RES. AND/OR UNASSIGNED FUNDS	NET GAIN	***** KANSAS *****			
						A & H PREMS RECEIVED	A & H LOSSES PAID	LIFE PREMIUMS RECEIVED	LIFE CLAIMS & BENEFITS
AID ASSOCIATION FOR LUTHERANS	WI	12,817,505,135	12,049,058,397	768,446,737	161,230,828	3,727,789	2,236,829	30,682,344	11,752,268
AMERICAN FRATERNAL UNION	MN	21,806,091	20,927,489	878,602	(120,050)	1,098	230	4,354	3,385
AMERICAN SLOVENIAN CATH UNION (KSKJ)	IL	30,234,418	24,964,042	5,270,376	(79,822)	3,242	1,978	13,468	13,577
ASSURED LIFE ASSOCIATION	CO	45,556,504	39,006,642	6,549,862	7,479	0	0	18,765	8,050
BAPTIST LIFE ASN	NY	15,115,344	14,407,230	708,114	51,835	177	0	10,669	3,472
CATHOLIC ORDER OF FORESTERS	IL	330,559,061	290,105,776	40,453,285	(450,483)	0	0	124,854	35,352
CATHOLIC WORKMAN	MN	23,621,421	18,252,546	5,368,875	227,082	0	0	27,957	6,383
CROATIAN CATHOLIC UNION OF THE USA	IN	7,450,484	6,074,241	1,376,243	(40,046)	498	300	18,983	13,881
CROATION FRATERNAL UNION OF AMERICA	PA	137,433,741	126,789,664	10,644,077	137,640	3,703	3,054	23,333	23,650
CSA FRATERNAL LIFE	IL	92,754,930	83,764,862	8,990,068	364,387	5	0	4,200	5,833
INDEPENDENT ORDER OF FORESTERS US BR	NY	3,455,260,592	2,928,977,577	526,283,015	2,250,620	7,931	5,788	2,680,799	1,262,229
KNIGHTS OF COLUMBUS	CT	4,636,205,669	4,058,977,559	577,228,110	66,372,202	227,198	177,031	10,556,323	4,133,990
LOYAL CHRISTIAN BENEFIT ASN	PA	81,897,017	72,658,917	9,238,100	412,746	0	0	142,408	9,163
LUTHERAN BROTHERHOOD	MN	8,614,663,615	8,135,041,364	479,622,250	72,146,463	422,526	223,219	4,959,232	3,673,182
MENNONITE MUTUAL AID ASN	IN	162,545,024	123,386,286	39,158,737	8,484,367	5,942,380	3,764,941	1,540,611	918,821
MODERN WOODMEN OF AMERICA	IL	2,584,463,543	2,338,971,844	245,491,699	22,355,951	12,569	42,564	5,310,916	1,979,522
NATIONAL CATHOLIC SOC OF FORESTERS	IL	94,853,238	76,133,196	18,720,042	1,093,001	0	0	7,576	0
NATIONAL FRATERNAL SOC OF THE DEAF	IL	9,094,391	8,943,867	150,719	(54,782)	0	0	0	0
NATIONAL SLOVAK SOCIETY OF THE USA	PA	54,064,287	53,036,017	1,028,270	304,485	0	0	0	523
NORTH AMERICAN BENEFIT ASN	MI	137,352,806	108,031,419	29,321,387	1,245,764	0	0	5,999	27,356
ORDER OF THE UNITED COML TRAV OF AM	OH	33,593,376	10,503,743	23,089,633	318,234	129,131	49,694	2,983	1,077
POLICE & FIREMENS INS ASN	IN	42,915,482	29,205,706	13,709,776	542,365	21,274	10,346	10,141	2,019
POLISH NATIONAL ALL OF US OF N A	IL	274,224,858	239,996,609	34,228,249	1,141,749	0	0	4,519	23,677
POLISH ROMAN CATHOLIC UNION OF AM	IL	78,604,658	63,929,231	14,675,427	203,982	0	0	5,980	11,121
ROYAL NEIGHBORS OF AMERICA	IL	513,898,763	428,914,670	84,984,093	(1,768,978)	0	0	1,426,006	808,419
SLOVENE NATIONAL BENEFIT SOCIETY	PA	83,377,114	75,994,514	7,382,599	540,604	4,612	3,882	272,391	87,280
TRAVELERS PROTECTIVE ASN OF AMERICA	MO	15,694,911	2,371,856	13,323,055	1,937	7,393	4,041	0	0
UKRAINIAN NATIONAL ASN INC	NJ	71,324,687	58,809,481	12,515,206	(1,425,182)	0	0	3,305	2,000
UNITED STATES LETTER CRS M BNFT ASN	TN	76,273,951	61,364,564	14,909,387	796,917	35,498	32,220	96,903	24,595
WESTERN FRATERNAL LIFE ASN	IA	109,744,277	99,065,137	10,679,140	640,905	0	0	132,559	38,107
WOODMEN OF THE WORLD LIFE INS SOC	NE	3,380,040,297	3,085,094,753	294,945,544	41,019,570	4,650	0	129,240	125,526
GRAND TOTAL		38,032,129,685	34,732,759,199	3,299,370,677	377,951,770	10,551,674	6,556,117	58,216,818	24,994,458

One Hundred Twenty-Fourth Annual Report

Kansas Department of Insurance

- n. Participation in meetings of the Public Health Committee of the Kansas Commission On The Future of Health Care, Inc.
 - o. Presented a speech on the responsibilities of the Kansas Insurance Department and the business of health insurance to a consumer education class at Ell-Saline High School—Brookville.
3. To aid this department in the continued monitoring of Medicare Supplement benefits written in this state, the Accident and Health Division completed an investigation to determine if those insurance companies writing Medicare Supplement business in Kansas were in compliance with the minimum loss ratio standards required by K.A.R. 40-4-35.

Medicare Supplement experience exhibits are due on March 1 of each year. Upon receipt of this information, a thorough review of those "Experience Reporting Forms" was conducted. A total of 93 companies received letters of some description from the department requesting further information about the 1992 Medicare Supplement experience exhibits. A review was made of all company responses to determine if information from companies had been satisfactorily completed. Additional correspondence with these companies included requests for loss ratio projections for the forms reviewed. In addition, one (1) company withdrew rate increase requests for 1993 and agreed not to request an increase for 1994 on seven (7) policy forms providing coverage for 1,113 Kansas residents.

The forms for reporting multiple Medicare supplement policies are due on March 1 of each year. A review was made of all company responses to determine if information from companies had been satisfactorily completed. Any company who did not provide the appropriate information was sent a letter advising them of the deficiency.

The Accident and Health Division responded to a report compiled by the NAIC listing approved Medicare supplement policies for each company. The NAIC collects this information and submits the report to the Health Care Financing Administration (HCFA) on the behalf of each state. The Accident and Health Division reviewed the information compiled by the NAIC and noted the necessary corrections. The report was then submitted to the NAIC with our corrections.

The NAIC provided this department a preliminary report for Medicare Supplement Experience for 1992 in October, 1993. The Accident and Health Division reviewed this report and compared it with the Medicare Supplement Experience Exhibits submitted by each company. Any discrepancies were noted and a revised report in-

One Hundred Twenty-Fourth Annual Report

cluding our corrections was returned to the NAIC. A final report was provided to the department in December, 1993.

4. The Accident and Health Division conducted a review of the 1992 Accident and Health policy experience exhibits. Upon review of the loss ratios, a total of 62 companies were required to justify their low loss ratios. As a result of this review, two companies agreed not to increase rates for the next year and two companies lowered rates or increase benefits to bring low loss ratios into compliance. These rate adjustments affected 355 Kansas residents.
5. During 1993, the Accident and Health Division responded to a number of written inquiries from both individuals and organizations regarding a variety of subject matters pertaining to accident and health insurance. A partial list of those inquiries include the following:

Who writes nursing home coverage in Kansas;

What mandated benefits are required to be in accident and health policies issued in Kansas;

What are our state's insurance laws relating to coverage for AIDS treatment;

What HMOs are operating in Kansas;

Does Kansas have a risk pool plan which provides insurance protection for uninsurables; and

What companies offer group health insurance coverage to small employers.

Throughout 1993, this division, in addition to daily activities, participated in a variety of "special projects" some of which are outlined below:

- a. During 1993, this division provided technical assistance to the Student Health Advisory Board of the University of Kansas. This work activity required our participation in a number of meetings in the review and development of the specifications for the KU student health insurance plan.
- b. The 1992 and 1993 sessions of the Kansas Legislature enacted several laws which directly affected the workload of the Accident and Health Division. Below is a synopsis of such laws enacted during these sessions which impacted the Accident and Health Division during 1993.

S.B. 561	Became effective July 1, 1992 and required every carrier issuing or maintaining health benefit plans
----------	--

Kansas Department of Insurance

to small employers in Kansas to offer at least a basic and a standard small employer health care plan on and after May 1, 1993. For the purpose of Senate Bill No. 561, a "small employer" is defined as one with 25 or fewer employees. "Carrier" is defined to include insurance companies, nonprofit medical and hospital service corporations, and health maintenance organizations and municipal group-funded pools.

To date, there are 73 carriers who participate in the small employer group market in Kansas. As of December 31, 1993 47 plans had been issued to Kansas employees, four of which had been later terminated.

Substitute

for H.B. 2511 Became effective July 1, 1992 and provided for the establishment of an entity formally called the Kansas Health Insurance Association. This Association is a nonprofit legal entity governed by a Board of Directors elected by the members of the Association. The membership consists of insurance companies, fraternal benefit societies, nonprofit hospital and medical service plans, health maintenance organizations and other regulated insurance entities providing health care benefits in this state.

This program which became fully operational May 1, 1993 was created to make health insurance coverage available for persons who have been a Kansas resident for at least six months prior to the date of their application and have either had health insurance involuntarily terminated, been rejected by at least two insurers because of health conditions, been quoted a premium which is more than 150% of the premium for benefits available from the Association, or, has or can obtain health insurance coverage in the voluntary market but would be subject to an exclusion of coverage for a particular disease or medical condition.

One Hundred Twenty-Fourth Annual Report

The operating statistical report reflected that at the close of business on November 20, 1993, a total of 224 Kansas residents were covered with an additional 51 applications pending review. Of these, 100 were issued without any waiting period for pre-existing conditions either because a waiver was possible due to prior coverage or the insureds applied for coverage during the initial implementation period.

S.B. 23

The provisions of Senate Bill No. 23 became effective July 1, 1993 for every group policy and certificate of accident and sickness insurance providing inpatient hospital, medical-surgical benefits or health maintenance organization coverage issued or renewed within or outside this state. This legislation requires insurance carriers to extend coverage under a group contract for a period of not less than 31 days of discharge from the hospital, whichever occurs first.

In addition, any replacement policy will commence immediately upon termination of a replaced policy, contract or certificate with respect to benefits not paid or payable under the aforementioned extension of benefits requirement.

S.B. 187

Amends K.S.A. 1992 Supp. 40-2250 regarding the reimbursement of advanced registered nurse practitioners by insurers. This Senate Bill requires direct reimbursement of Registered Nurse Practitioners in all counties of the state at least until July 1, 1998, when this amendment is scheduled to expire.

S.B. 321

Amends K.S.A. 1992 Supp. 40-19a10, 40-19b10, 40-19c09, 40-19d10, 40-2123, 40-2209 and 40-3208 to prohibit carriers from including provisions in their contracts which make Medicaid primary.

In addition, Senate Bill No. 321 amends K.S.A. 1992 Supp. 40-2209(A)(1) to lower the number of employees needed to form an employer group from five to three.

Kansas Department of Insurance

- c. On January 29, 1993, we issued Bulletin 1993-04 to advise all small group health insurance carriers that the 1992 Kansas Legislature had enacted Senate Bill No. 561. The purpose of the bulletin was to provide information relative to the rating restrictions and disclosure requirements required in Sections 6, 7, 8 and 9 of Senate Bill No. 561 which became applicable January 1, 1993.
- d. On February 9, 1993 this department developed Bulletin 1993-5 which was issued to all accident and health insurers, nonprofit medical and hospital service corporations, nonprofit optometric, dental, or pharmacy service corporations, municipal group-funded pools, fraternal benefit societies and health maintenance organizations. The bulletin advised them of the enactment of Senate Bill No. 561 which provides for the creation and operation of the Kansas Small Employer Health Reinsurance Program. This bill states that the Board of Directors of the Kansas Small Employer Health Reinsurance Program shall select a carrier to administer the plan in accordance with the provisions of said act and the Plan of Operation.
- e. On April 15, 1993, Bulletin 1993-9 was sent to all companies authorized to write long-term care in Kansas. The purpose of this bulletin was to advise the companies approved to write long-term care of revisions to K.A.R. 40-4-37, et seq. These changes primarily were to bring our regulation up to current NAIC standards.
- f. On April 16, 1993 this department developed Bulletin 1993-10, which was issued to all current members of the Kansas Small Employer Health Reinsurance Program advising them on Plan of Operation in Section 11, Subsection (d) of 1992 Senate Bill No. 561. Pursuant to Subsection 10, Subsection (a) and (b) of 1992 Senate Bill No. 561, the department has approved the basic and standard Kansas Small Employer Health Care Plans (SEHC plans).
- g. On April 16, 1993, we issued Bulletin 1993-11 which was developed to inform health maintenance organization members of the Kansas Small Employer Health Reinsurance Program which is described in Bulletin 1993-10.
- h. On May 24, 1993 this department issued Bulletin 1993-12 to advise all insurance companies writing Stop Loss or Excess Loss Insurance, registered Third Party Administrators and other ad-

One Hundred Twenty-Fourth Annual Report

dressees of the issues regarding specific criteria that needed to be followed in the issuance of stop loss or excess loss policies.

- i. On June 9, 1993, Bulletin 1993-15 was developed and distributed to all current members of the Kansas Small Employer Health Reinsurance Program. The bulletin provided clarification on certain issues identified in Bulletin 1993-10. The members were requested to make the necessary revisions by submitting revised policy and certificate pages or submitting amendatory forms for our review and approval.
- j. On June 17, 1993, we issued Bulletin 1993-16 to all companies authorized to transact accident and health insurance in Kansas advising them of Senate Bill Nos. 23, 187 and 321 which became effective July 1, 1993.
- k. On August 9, 1993, this department developed Bulletin 1993-18 which was addressed to all small group health insurance carriers. The purpose of this bulletin was to address issues relative to the anti-gaming provisions contained in Section 12 of 1992 Senate Bill No. 561 which are designed to produce a level and equitable competitive environment for all insurers in the small employer group market.
- l. On September 16, 1993, we issued Bulletin 1993-23 which advised all companies authorized to transact accident and health business in Kansas of the enactment of Substitute for House Bill No. 2511 which provided for the establishment of the Kansas Health Insurance Association (KHIA).
- m. On October 26, 1993, we developed Bulletin 1993-12 (Addendum) to provide clarification and additional information regarding issues identified in Bulletin 1993-12 regarding self-funded single employer health benefit plans.
6. On August 3, 1993, the Smoky Hill Health Insurance Group (SHHIG) submitted an application for a Certificate of Authority to operate a municipal group-funded accident and sickness pool under K.S.A. 12-2616, et seq. The SHHIG was formed to provide health care coverage to employees of school districts located in the North Central Kansas area. These were 14 initial member school districts participating in the pool providing coverage to approximately 519 employees with an annual gross premium calculated at approximately \$1,589,124. This department issued a Certificate of Authority to the SHHIG on September 10, 1993.
7. This Division was also involved in the continuing process of reviewing and investigating the adequacy of current statutes and regulations in

Kansas Department of Insurance

an attempt to propose more efficient and beneficial insurance legislation.

HEALTH MAINTENANCE ORGANIZATIONS AUTHORIZED IN KANSAS
FOR YEAR-ENDING DECEMBER 31, 1993

(000) OMITTED

NAME	State of Domicile	NET EARNED SUBSCRIPTIONS	TOTAL REVENUE	COSTS OF HOSPITAL AND MEDICAL BENEFITS	TOTAL DISBURSEMENTS	TOTAL ASSETS	TOTAL LIABILITIES	TOTAL NET WORTH	—KANSAS—	
									NET EARNED SUBSCRIPTIONS	COSTS OF HOSPITAL AND MEDICAL BENEFITS
Blue Care, Inc.	Missouri	30,925	31,336	22,171	24,864	14,003	6,302	7,701	4,617	3,310
BMA Selectcare, Inc.	Missouri	6,056	6,413	5,190	6,447	4,423	2,472	1,951	5,059	4,336
CIGNA HealthPlan of Kansas/ Missouri, Inc.	Kansas	52,784	128,024	107,533	126,286	27,236	21,494	5,742	36,405	38,291
Exclusive Healthcare, Inc.	Nebraska	36,462	37,253	33,144	38,004	10,947	7,928	3,019	5,854	6,431
Healthcare America Plans, Inc.	Kansas	19,576	19,634	18,969	21,918	606	4,321	(3,715)	19,576	18,969
HealthMark Health Plan, Inc.	Missouri	5	46	(11)	3,023	1,046	706	340	5	(11)
Health Source, Inc.	Kansas	20,699	27,943	30,851	34,555	16,228	7,848	16,228	3,246	4,837
HMO Kansas, Inc.	Kansas	38,393	39,670	31,636	35,853	26,071	4,615	21,456	38,393	31,636
Humana Health Plan, Inc.	Kentucky	822,712	844,103	690,240	800,980	312,839	192,538	120,300	1,256	818
Humana Kansas City, Inc.	Missouri	161,179	162,844	135,225	157,870	43,434	36,087	7,347	56,603	48,606
Kaiser Foundation Health Plan of Kansas City, Inc.	Kansas	67,016	69,646	58,185	67,066	16,297	12,555	3,743	19,133	16,583
MetLife HealthCare Network of Kansas City, Inc.	Missouri	8,481	8,651	6,797	7,742	5,336	1,782	3,553	4,753	3,709
Preferred Plus of Kansas, Inc.	Kansas	23,409	23,569	22,936	25,173	3,763	4,506	(743)	23,409	22,936
Principal Health Care of Kansas City, Inc.	Missouri	36,964	40,507	30,682	37,271	18,713	8,125	10,588	10,394	8,591
Prudential Health Care Plan, Inc.	Texas	1,511,382	1,533,860	1,208,960	1,416,200	485,663	277,428	208,234	4,671	3,886
Total Health Care, Inc.	Missouri	84,219	86,068	71,212	77,131	54,212	27,373	26,839	22,378	18,922
TOTAL		2,920,262	3,059,567	2,473,720	2,880,383	1,040,817	616,080	432,583	255,752	231,850

NON-PROFIT MEDICAL AND HOSPITAL SERVICE CORPORATIONS
AUTHORIZED IN KANSAS
FOR YEAR-ENDING DECEMBER 31, 1993

(000) OMITTED

NAME	PREMIUMS EARNED	CLAIMS INCURRED	ALL OTHER EXPENSES INCURRED	UNDER- WRITING GAIN/LOSS	NET GAIN/LOSS	ADMITTED ASSETS	TOTAL LIABIL- ITIES	SURPLUS	—KANSAS—	
									PREMIUMS EARNED	CLAIMS INCURRED
Blue Cross and Blue Shield of Kansas City	297,821	233,481	52,242	12,098	13,476	171,749	92,265	79,483	41,132	32,246
TOTAL	297,821	233,481	52,242	12,098	13,476	171,749	92,265	79,483	41,132	32,246

MEDICAL SERVICE CORPORATIONS AUTHORIZED IN KANSAS
FOR YEAR-ENDING DECEMBER 31, 1993

(000) OMITTED

NAME	PREMIUMS EARNED	CLAIMS INCURRED	ALL OTHER EXPENSES INCURRED	UNDER- WRITING GAIN/LOSS	NET GAIN/LOSS	ADMITTED ASSETS	TOTAL LIABIL- ITIES	SURPLUS	—KANSAS—	
									PREMIUMS EARNED	CLAIMS INCURRED
Delta Dental Plan of Kansas, Inc.	14,072	11,767	2,071	234	867	3,649	1,097	2,553	14,072	11,767
Vision Service Plan of Kansas, Inc.	2,242	1,884	115	243	266	665	559	106	2,242	1,884
TOTAL	16,314	13,651	2,186	477	1,133	4,314	1,656	2,659	16,314	13,651

Kansas Department of Insurance

MUNICIPAL GROUP FUNDED ACCIDENT AND SICKNESS POOLS
AUTHORIZED IN KANSAS

NAME	PREMIUMS EARNED	CLAIMS INCURRED	ALL OTHER EXPENSES INCURRED	UNDER- WRITING GAIN/LOSS	NET GAIN/LOSS	ADMITTED ASSETS	—KANSAS—	
							TOTAL LIABIL- ITIES	SURPLUS
Mid-America Regional Council Insurance Trust Health Insurance Group For Fiscal Year Ending June 30, 1993	6,940,497	4,352,101	735,135	2,588,396	1,920,195	2,378,938	298,450	2,104,789
South Central Kansas Health Insurance Group Health Insurance Group Fiscal Year Ending September 30, 1993	6,321,633	4,984,922	1,053,770	282,941	363,132	6,401,824	6,038,692	363,132
Southwest Plains Regional Service Center Health Insurance Group For Fiscal Year Ending September 30, 1993	1,978,148	1,594,051	402,820	(18,732)	(1,565)	523,058	318,573	221,238
TOTAL	15,240,278	10,931,074	2,191,725	2,852,614	2,281,762	9,303,820	6,655,715	2,689,159

Kansas Department of Insurance

FIRE AND CASUALTY DIVISION

This division is responsible for the review and approval or disapproval of Fire and Casualty rates, rules and forms filings submitted by approximately 776 companies licensed to operate in Kansas. The following table is a comparison between the years 1992 and 1993 showing the number of filings received and handled by this division:

	1992	1993
Policy and Endorsement Forms Received.....	32,993	26,658
Policy and Endorsement Forms Approved.....	23,951	24,361
Policy and Endorsement Forms Disapproved.....	401	445
Rate Filings Received.....	12,063	12,233
Rate Filings Approved.....	9,451	12,678
Rate Filings Disapproved.....	149	102

Excess Lines

This division maintains a list of insurers not authorized to do business in this state as required by K.S.A. 40-246e. Insurers complying with this statute may provide coverage for Kansas domiciled risks from individuals who are licensed Kansas excess lines agents. There were 237 nonadmitted insurers listed as of December 31, 1993. A total of 346 agents held a Kansas excess lines license during 1993. Approximately 209 resident excess lines agents wrote 7,595 policies in 1992 and there were 28 nonresident agents which reported 407 policies in 1992 which included risks with Kansas locations. The total premium and penalty tax collected, \$2,282,160.76, for these policies was received in 1993 in accordance with the provisions of K.S.A. 40-246c.

Annual Statement Review

In addition to the division's function of reviewing Fire and Casualty rate, rule and form filings, it is also this division's responsibility to assist in examining the yearly annual statements submitted by the companies holding a Kansas Certificate of Authority.

See Tables 4-12 for information extracted from the annual statements of Mutual Insurance Companies, Kansas Mutual Hail Insurance Companies, Reciprocal or Inter-Insurance Exchanges, Stock Fire and Casualty Insurance Companies of the U.S., and Stock Fire and Casualty Insurance Companies of foreign countries. A summary of the Kansas business for Fire, Casualty and Mortgage Guaranty companies can be found in this report.

Another responsibility of this division is to verify, assess and collect, pursuant to applicable statutes, fees and premium taxes on direct Kansas business written by licensed companies. During fiscal 1993, \$48,110,885

One Hundred Twenty-Fourth Annual Report

was collected in fees and premium taxes from Fire and Casualty companies.

Firefighters Relief Fund Tax

All premium taxes collected are deposited into the General Revenue Fund. In 1993, the Firefighters Relief Fund Tax was collected and deposited into a special fund. The revenue collected for this fund was distributed to 553 cities, counties, townships and fire districts qualified to participate in the distribution of the tax. The State Firefighters Relief Fund is generated by a tax imposed on insurance companies writing fire insurance coverages within the state of Kansas.

The distribution of the Fund was made as follows:

- a. The Commissioner of Insurance sets aside the administrative expenses that have been approved by the legislature for this department in administering the Fund. In 1993, the amount set aside for FY 1994 administrative expenses was \$61,479.
- b. An amount equal to 3% of the total amount collected is paid to the Kansas State Firefighters Association, Inc., for the education and study of fire prevention and fire extinguishment. This figure for 1993 was \$120,816.52.
- c. An amount equal to 5% of the total amount collected is paid to the Kansas State Firefighters Association, Inc., to be used as a death benefit fund. The amount of this payment, however, cannot exceed the amount necessary to restore the balance of this Fund to \$100,000. The amount to restore this fund for 1993 was \$70,980.00.
- d. The amount received by each association was based upon the amount of fire insurance written in the area served by that association. The 1993 total distributions to all local associations was \$3,780,093.99.

Fire Marshal Tax

For the purpose of maintaining the department of the state Fire Marshal, K.S.A. 75-1508 requires each fire insurance company doing business in this state to pay to the Commissioner of Insurance on or before March 15, each year, such levy as may be made by the state Fire Marshal. The levy shall not be more than 1.25% of a sum equal to the gross cash receipts as premiums of such company on all fire business transacted by it in the state of Kansas during the preceding year. The tax collected pursuant to this statute was remitted to the State Treasurer pursuant to K.S.A. 75-1514. The total Fire Marshal Tax collected in FY 1993 was \$2,549,916.

Kansas Department of Insurance

Premium Tax on Kansas Companies

The 1970 Legislature enacted a tax on Kansas insurance companies at the rate of one percent per annum on all premiums received on risks located in this state. The revenue from this tax is deposited into the General Revenue Fund. The total Premium Tax collected from Kansas property and casualty companies in FY 1993 was \$2,966,240.

Privilege Tax on Kansas Companies

The revenue from this tax is also deposited into the General Revenue Fund and is the result of the 1970 Legislation which enacted a five percent tax on the companies' net income as a privilege of doing business in this state. The total Privilege Tax collected in FY 1993 from property and casualty companies was \$219,748.

Workers' Compensation Assigned Risk Plan

The Kansas Workers' Compensation Insurance Plan operates under authority of K.S.A. 40-2109. The Plan provides Workers' Compensation and Employers' Liability Insurance for qualified applicants unable to procure this kind of insurance in the normal market. The National Council on Compensation Insurance administers the Workers' Compensation Assigned Risk Plan and has provided the following information:

Calendar Year	Number of Risks Insured in Plan	New Plan Applications Received	Total # of Risks Insured (Statewide)	% of Risks Insured in the Plan Compared to Total in State
1981	4,221	1,551	40,831	10.3%
1982	3,301	1,414	40,967	8.1%
1983	3,734	1,250	40,860	9.1%
1984	4,501	1,641	45,308	9.9%
1985	6,971	5,715	46,705	14.9%
1986	7,764	7,036	48,610	16.0%
1987	9,700	6,654	36,824	26.3%
1988	9,769	5,075	43,986	22.2%
1989	11,414	5,528	50,271	22.7%
1990	13,229	5,711	51,212	25.8%
1991	14,378	4,761	46,632	30.8%
1992	14,619	6,929	48,237	30.3%
1993	17,167	6,165	43,726	39.3%

Earned Premium	Incurred Losses	Loss Ratios	% of Written Premium in the Plan Compared to Total in State
\$ 16,375,892	\$11,988,861	73.2%	
13,868,425	9,641,177	69.5%	
9,531,379	7,678,544	80.6%	
10,452,825	8,814,462	84.3%	
17,382,973	21,737,161	126.0%	

One Hundred Twenty-Fourth Annual Report

39,826,987	40,139,386	100.8%	
56,397,934	54,670,000	97.0%	21.6%
60,195,000	58,990,000	98.0%	22.8%
84,684,000	92,306,000	109.0%	29.1%
101,180,000	98,145,000	97.0%	30.0%
119,499,000	110,298,000	92.0%	33.1%
111,558,445*			

* Estimated as of December 31, 1993

Group Funded Pools

Employers including municipalities may enter into agreements to self-insure certain insurance exposures as a group under the authority of two separate Kansas statutes.

Group-Funded Workers Compensation Pools are authorized under K.S.A. 44-581, et seq. Such law permits five or more employers in the same or similar business that belong to the same bona fide trade or professional association which has been in existence for at least five years to enter into agreements to pool their liability for Kansas workers compensation benefits and employers liability. These pools are required to have among other things, a combined members' net worth of at least \$1,000,000, a combined annual workers compensation premium of \$250,000, and specific and aggregate excess workers compensation insurance.

In 1993, Senate Bill 307 was enacted. The Bill included a provision to allow employers engaged in dissimilar types of businesses to form a pool. These pools are required to have, among other things, a combined members net worth of at least \$1,250,000, a combined annual workers compensation premium of \$500,000 and specific and aggregate excess workers compensation insurance. A pool application, which is still being reviewed, was submitted in 1993 for this type of pool.

As of December 31, 1993, our office had issued certificates of authority to 11 pools who made application under K.S.A. 44-581, et seq. Three of these pools was originally authorized in 1993. One pool existing at the start of 1993 reorganized their pool agreement under K.S.A. 12-2216, et seq. in accordance with K.S.A. 44-593 which was enacted in 1993.

The Kansas Municipal Group-Funded Pool Act is established under K.S.A. 12-2626, et seq. This law allows five or more municipalities as defined by K.S.A. 75-6102 to enter into agreements to pool their liabilities for all fire and casualty lines as defined in K.S.A. 40-901 and K.S.A. 40-1102, including workers compensation and employers liability. Property, casualty and workers compensation pools must meet requirements similar to the K.S.A. 44-581, et seq. pools, but municipal pools

Kansas Department of Insurance

must have \$250,000 premium per line of insurance and may substitute adequate surplus funds in place of excess insurance.

Municipalities may also pool their liabilities for accident, sickness and life insurance lines as defined in K.S.A. 40-2209 and K.S.A. 40-433. The oversight of municipal group-funded pools is divided within our office with the Fire and Casualty Division administering the property, casualty and workers compensation pools and the Accident and Health Division administering the accident, sickness and life pools.

As of December 31, 1993, our office had issued certificates of authority to four municipal pools who made application under K.S.A. 12-2616, et seq., for property, casualty and workers compensation lines. Three pools are authorized only for workers compensation and employers liability. One pool is authorized for multiple property and casualty lines, excluding workers compensation.

Kansas FAIR Plan

Kansas FAIR Plan (Fair Access to Insurance Requirements) operates under K.S.A. 40-2101 and Insurance Department Regulation 40-3-33. The purpose of the Plan is to provide fire, extended coverage, vandalism and malicious mischief insurance for qualified applicants unable to obtain this kind of insurance in the normal market, and to provide an all-industry placement facility which will provide for an equitable distribution and placement of risks among all insureds. The nine members of the governing committee were appointed by the commissioner. The following table reflects a comparison of the years 1984 through 1993.

Year	No. of Policies in Force of New and Renewal	No. of New Applications Received	Premium Written	No. of Losses Reported	Amount of Losses Paid	Loss Ratio Paid/ Written	Insurance in Force
1984	11,307	4,093	1,849,000	798	1,268,000	68.6%	155,923,000
1985	9,961	5,804	2,583,000	583	1,252,000	48.4%	214,772,000
1986	11,579	6,608	4,119,000	814	1,738,000	42.0%	305,997,000
1987	10,255	5,053	3,690,000	1,073	2,023,000	54.8%	261,180,000
1988	8,649	3,310	3,163,000	363	2,074,000	65.6%	194,676,000
1989	6,922	2,578	2,509,000	432	1,151,000	45.9%	151,831,000
1990	5,775	2,370	2,133,000	592	2,478,000	116.2%	142,519,000
1991	5,606	2,201	2,018,000	701	1,644,000	81.5%	139,397,000
1992	5,303	2,286	1,939,000	819	2,135,000	110.1%	128,062,000
1993	6,255	2,626	2,266,000	507	1,201,000	53.0%	159,401,000

Underground Storage Tank Activities

The Kansas Underground Storage Tank Liability Plan (the Plan) Governing Board voted to maintain American Alliance Insurance Company as the Plan's servicing carrier from July 1, 1993 through June 30, 1996. Woodsmall Risk Services, Inc. contracted with the servicing carrier to

One Hundred Twenty-Fourth Annual Report

act as their local representative, and Tank Management Services, Inc. contracted with the servicing carrier to provide risk management services.

Pursuant to K.S.A. 65-34,126(b), the Plan submitted their annual rate filing which proposed "No Change" to those rates which were approved in 1993. The decision to not propose a change in rates was based on the Plan's expense and loss experience and other relevant data. The Commissioner approved the Plan's request.

The Plan issued 1,536 policies covering 6,389 tanks and wrote \$1,521,778 in premiums during 1993. No claims were paid; however, \$45,600 in case reserves were established.

At the request of the Kansas Oil Marketers Association, we continued providing a bimonthly article, pertaining to the Plan or other insurance matters, to be used in their magazine.

Kansas Automobile Insurance Plan

The Kansas Automobile Insurance Plan has provided the following information:

Year	Number of Private Passenger Vehicles Insured	New Applications Processed	Percent of Private Passenger Vehicles in the Plan to the Total Registered Private Passenger Vehicles in the State
1990	7,430	7,015	0.50%
1991	9,337	6,991	0.71%
1992	12,884	10,776	0.93%
1993	11,031	10,459	0.83%

The number of private passenger pickups cannot be verified according to the Division of Vehicles; therefore, only registered autos are being used in the formula. This will have a tendency to overstate the percentage; however, the numbers used are more readily available.

Kansas Automobile Assigned Claims Plan

The Kansas Automobile Assigned Claims Plan operates under authority of K.S.A. 40-3116. The Plan is designed to provide personal injury protection benefits for certain qualified persons who suffer injury in this state pursuant to the Kansas Automobile Injury Reparations Act. The Plan has provided the following information relative to its claims activity:

Year	Claim Cost	Number of Claims
1990	105,129.11	38
1991	100,203.42	46
1992	128,626.00	56
1993	135,752.20	56

Automobile Self-Insurers (No Fault Law)

A total of fourteen (14) firms qualified as self-insurers under the Kansas Automobile Injury Reparations Act in 1993. To qualify for a Certificate of Self-Insurance, a comprehensive review of the individual or corporation's financial condition is required. Additionally, the applicant must submit other supporting information relative to claim handling procedures and quarterly report forms outlining claim activity. K.S.A. 40-3104(d) requires that 26 or more vehicles be owned and registered in the State of Kansas for initial qualification but also provides that leased vehicles can be covered under the certificate provided the lease agreement requires the lessee to provide liability insurance. The self-insurers reported a total of 337 claims incurred during 1993 and total claim payments of \$625,190.00.

Automobile Self-Insurers (K.S.A. 66-1,128)

A total of eighteen (18) firms qualified as self-insurers under K.S.A. 66-1,128 in 1993. K.S.A. 66-1,128 concerns self-insurers for automobile liability that are regulated by the Kansas Corporation Commission (KCC). The qualification requirements are similar to K.S.A. 40-3104(d) self-insurers except that the KCC has deemed that National Association of Regulatory Utility Commissioners' stamps constitute Kansas registrations for the purpose of complying with the registered vehicle requirements.

Risk Retention and Risk Purchasing Groups

Kansas law, K.S.A. 40-4101, et seq., along with the Federal Risk Retention Act, established provisions for Risk Retention Groups and Risk Purchasing Groups for the purpose of providing liability insurance to their members. In 1993 there were 22 eligible Risk Retention Groups and 112 Risk Purchasing Groups.

Medical Malpractice Insurance

The Kansas Health Care Provider Insurance Availability Act, which became effective on July 1, 1976, continues to provide an effective solution to the availability problems encountered prior to the implementation of this Act. The Health Care Stabilization Fund and the Health Care Provider Insurance Availability Plan were established in accordance with the provisions of this Act. The Health Care Stabilization Fund, December 31, 1993, balance was \$180,150,299.93. The Health Care Stabilization Fund provides excess professional liability coverage for Kansas health care providers complying with the basic coverage insur-

One Hundred Twenty-Fourth Annual Report

ance requirement. The Health Care Provider Insurance Availability Plan, through its servicing carrier, The Kansas Medical Mutual Company (KaMMCO), is the professional liability insurance availability mechanism for health care providers unable to obtain the required basic coverage from normal insurance markets.

Other provisions of the Health Care Provider Insurance Availability Act permit health care providers to become authorized self-insurers for the required basic professional liability insurance coverage. The Commissioner authorized self-insurance for five Kansas hospital self-insurers during 1993. The Health Care Provider Insurance Availability Act also authorizes the following health care providers to be self-insured:

1. The Kansas Soldiers' Home;
2. Persons engaged in approved postgraduate training programs affiliated with the University of Kansas Medical Center or School of Medicine; and
3. Each private practice corporation or foundation and their full-time physician faculty employed by the University of Kansas Medical Center.

Products Liability Insurance

Policy year product liability statistical reporting requirements of K.S.A. 40-1132 and 40-1133 became effective July 1, 1983. The initial company reports were due on October 28, 1983. Additional reporting requirements continue to exist with an annual due date before May 1. This division has compiled and summarized the data from these reports for policy years 1977 through 1992.

Professional Liability Insurance

In addition to the collection and compilation of product liability statistical reports, the Professional Liability Section also receives closed claims reports on various types of health care providers, engineers, architects, land surveyors, attorneys and certified public accountants. A report of Medical Malpractice Closed Claim information has been compiled for the years of 1976 through 1993.

Automobile Clubs

A total of 24 Automobile Clubs were licensed by this division in 1993 pursuant to Chapter 25 of Article 40 of the Insurance Code.

Premium Finance Companies

A total of 24 Premium Finance Companies were licensed by this division in 1993 pursuant to Chapter 26 of Article 40 of the Insurance Code.

Kansas Department of Insurance

Certificates of Authority

All Certificates of Authority for Fire and Casualty companies are prepared in this division. A total of 776 companies were licensed by this division to transact the business of insurance in Kansas as of December 31, 1993. Many amendments to the Certificates of Authority were also processed in the division during the year.

Following are the corporate changes finalized in 1993:

Admissions	18
Cancellations	8
Name Changes	17
Mergers	10
Redomestications	14

(The above does not include Premium Finance Companies, Automobile Clubs or Rating Organizations.)

Admissions

The final administrative details of admitting a fire and casualty company are handled in this Division. A total of 18 Fire and Casualty companies were admitted during 1993.

Rate Filings

The year 1993, was also an active year for the submission of rate filings involving rate increases and decreases. A total of 12,233 rate filings were received in the division during 1993. This represents an increase in number from 1992. The following is an analysis of the premium effect of all rate filings approved in the four major sections of this division during 1993:

Professional Liability	- \$ 281,059
Automobile	+ 35,014,070
Fire	+ 27,116,019
Commercial Multi-Peril & Casualty (Includes Workers Compensation Insurance)	+ 17,495,173
Total	+ \$79,344,203

Loss Cost Filings

Loss cost filings submitted by rating organizations are similar to rate filings except that loss cost filings do not include provisions for expenses (other than loss adjustment expense) or profit. Insurers affiliated with the rating organizations add their own provisions for expenses and profit to the approved loss cost filing to develop the final rate levels applicable to their insured policyholders. Loss cost filing provisions and require-

One Hundred Twenty-Fourth Annual Report

ments are set forth in K.S.A. 40-928a, K.S.A. 40-1113c, K.A.R. 40-3-46 and K.A.R. 40-3-47.

During 1992, the first rating organization loss cost filings were received from the Insurance Services Office for Businessowners, Homeowners, Personal Automobile, and Professional Liability insurance programs. These filings have been approved and individual insurers affiliated with the Insurance Services Office have started to submit the filings required by K.A.R. 40-3-46.

During 1993, rating organizations loss cost filings were received from the Insurance Services Office for Commercial Automobile, Personal Automobile, Commercial General Liability and Commercial Crime insurance programs. These filings have been approved and individual insurers affiliated with the Insurance Services Office have started to submit the filings required by K.A.R. 40-3-46.

The loss cost filings for the following lines were implemented in 1993: Homeowners, Farm and Fidelity, Surety and Forgery Bonds. Also during 1993, the Surety Association of America, (SAA) submitted their loss cost filings for Fidelity, Surety and Forgery Bonds. This was approved.

Additionally, Senate Bill No. 307, of the 1993 Legislature, requires the conversion of loss cost for Workers' Compensation insurance. The National Council on Compensation Insurance has advised that their initial loss cost filing will be submitted. in early 1995.

The loss cost filings for the following lines of insurance are scheduled for implementation during 1994: Dwelling, Commercial Fire and Allied Lines, Commercial Auto, Commercial Inland Marine, Commercial Crime, General Liability, and Personal Inland Marine.

Fire Insurance Grading's

This division reviewed 38 filings relating to fire insurance grading of cities, towns, suburban districts, farm districts and contract districts in Kansas. The proposals were submitted by the Insurance Services Office, Inc., which is the only rating organization grading cities, towns, suburban districts, farm districts and contract districts in Kansas for the purpose of establishing base fire insurance rates. Twelve (12) cities received a lower (more favorable) classification as follows:

Classification Changes	Number of Cities Affected
Changes from class 10 to class 9	3
Changes from class 9 to class 7	2
Changes from class 8 to class 6	1
Changes from class 8 to class 5	1
Changes from class 7 to class 6	1
Changes from class 6 to class 5	1

Kansas Department of Insurance

Changes from class 5 to class 4
Changes from class 4 to class 3

1
2

In addition, twenty-six (26) suburban districts, farm districts, and contract districts received a classification change.

Complaints & Inquiries

The personnel of this Division handled many consumer inquiries and complaints either directly or upon referral from the Consumer Assistance Division. In 1993, we handled numerous complaints directly from the consumer. We also quite frequently respond to consumer inquiries and/or complaints that are originated by telephone calls.

Market Conduct Review

During 1993, this Division performed market conduct reviews involving eleven (11) insurance companies. Reviews for six (6) companies were completed and the reports relative thereto were placed on file as public documents. The reviews for the remaining companies are in process.

The market conduct reviews involved many areas within the field of insurance. The areas reviewed for each company depended upon the concerns of the department and the writings of the company.

The areas monitored were:

1. Advertising Material and Practices
2. Underwriting Practices
3. Rating Practices
4. Redlining
5. Refunding Practices
 - a. Reviewed to determine that the amount of refund was correct.
 - b. Reviewed to determine that the refund was processed in a timely manner.
6. Cancellations and Nonrenewals
 - a. Reviewed to determine that appropriate reasons for action taken was in compliance with the statutes.
 - b. Reviewed to determine that reasons were given pursuant to statute.
 - c. Reviewed to determine that the proper amount of time was given.
 - d. Reviewed to determine that the proper forms were used.
7. Forms, Rules and Rates
 - a. Reviewed to determine that said material was on file with our department.

One Hundred Twenty-Fourth Annual Report

- b. Reviewed to determine proper use.
- 8. Complaint Register
- 9. Adverse Underwriting
 - a. Reviewed for compliance with K.S.A. 40-2404.
 - b. Reviewed for proper reasons.
 - c. Reviewed to determine that reasons were given in a timely manner.
- 10. Compliance with Other Statutes and Regulations

The selection of the companies and areas reviewed were based upon the following:

- 1. The degree of competition in the marketplace.
- 2. Complaints, inquiries and/or problems received.
- 3. New company.
- 4. New product for company.
- 5. Complaint ratio.
- 6. Top automobile and homeowners written.
- 7. Top commercial multi-peril writers.

Reports concerning a market conduct review for the following companies were filed in 1993:

Company

1. United States Fire Insurance Company	March 26, 1993
2. Town & Country Fire & Casualty Insurance Company, Inc.	April 26, 1993
3. Progressive Casualty Insurance Company	May 9, 1993
4. Kansas Bankers Surety Company	September 20, 1993
5. Patrons Insurance Company	September 27, 1993
Columbian Mutual Casualty Insurance Company	
Columbia Mutual Insurance Company	
6. Wheat Growers Mutual Hail Insurance Company	October 4, 1993
7. Cimarron Insurance Company	October 18, 1993
Plains Insurance Company	
8. Armed Forces Insurance Exchange	November 17, 1993

TABLE 4
KANSAS STOCK FIRE & CASUALTY INSURANCE COMPANIES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT

Company Name	DOM	Total Assets	Total Liabilities	Capital	Surplus	Net Income
Alliance Insurance Company, Inc.	KS	16,110,500	9,517,618	1,516,667	6,592,882	56,824
Benchmark Insurance Company	KS	9,028,954	4,028,080	2,050,000	5,000,874	332,898
Central States Insurance Company, Inc.	KS	3,414,914	444,530	900,000	2,970,384	21,414
Cimarron Insurance Company, Inc.	KS	22,976,814	14,950,364	1,800,000	8,026,456	(439,858)
Columbian National Title Insurance Company	KS	3,282,387	2,233,787	400,000	1,048,600	74,264
Farmers Insurance Company, Inc.	KS	83,773,278	59,012,035	1,750,000	24,761,246	3,624,826
Kansas Bankers Surety Company	KS	50,763,617	17,569,064	5,000,000	33,194,553	6,508,637
KFB Insurance Company Inc.	KS	12,437,835	5,428,503	500,000	7,009,332	1,008,299
Lincoln National Specialty Insurance Company	KS	150,732,350	116,283,206	5,000,000	34,449,145	(5,562,396)
Old United Casualty Company	KS	27,758,227	18,617,436	2,500,000	9,140,791	1,834,679
Patrons Insurance Company	KS	8,361,265	5,758,166	900,000	2,603,099	(105,557)
Plains Insurance Company	KS	2,886,555	700	1,250,000	2,885,857	(144,895)
Skandia U S Insurance Company	KS	58,310,927	45,104,669	5,000,000	13,206,258	746,250
Town & Country Fire & Cas. Ins. Company	KS	1,892,200	840,761	725,506	1,051,439	(331,642)
Travel Air Insurance Company—Kansas	KS	67,144,481	61,167,855	900,000	5,976,625	122,718
Trinity Universal Ins. Company of KS	KS	8,482,141	0	3,000,005	8,482,141	300,924
TRW Title Insurance Company	KS	24,917,492	14,741,478	1,547,149	8,628,865	1,682,002
TOTALS		552,273,937	375,698,252	34,739,327	175,028,547	9,729,387

*** ALL FIGURES SHOWN WERE TAKEN FROM THE NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS DATABASE

TABLE 5
KANSAS MUTUAL FIRE & CASUALTY INSURANCE COMPANIES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT

Company Name	DOM	Total Assets	Total Liabilities	Surplus	Net Income
Bremen Farmers Mutual Insurance Company	KS	11,188,207	5,079,314	6,108,893	(1,225,975)
Farm Bureau Mutual Insurance Company Inc.	KS	207,632,381	136,612,481	71,019,900	4,008,824
Farmers Alliance Mutual Insurance Company	KS	139,505,315	86,242,968	53,262,347	(1,028,901)
Farmers Mutual Insurance Company	KS	2,325,045	157,396	2,167,648	(164,961)
Great Plains Mutual Insurance Company	KS	4,221,530	1,936,049	2,285,481	(494,191)
Kansas Mutual Insurance Company	KS	3,290,947	2,056,266	1,234,681	(401,619)
Marysville Mutual Insurance Company	KS	5,493,866	3,486,566	2,007,300	(421,780)
Upland Mutual Insurance Company	KS	8,616,103	5,104,311	3,511,791	(429,528)
Wheat Growers Mutual Hail Ins. Company	KS	6,596,690	81,076	6,515,614	(893,124)
TOTALS		388,870,084	240,756,427	148,113,555	(1,051,255)

*** ALL FIGURES SHOWN WERE TAKEN FROM THE NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS DATABASE

TABLE 6
KANSAS MUTUAL HAIL INSURANCE COMPANIES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT

Company Name	DOM	Total Assets	Total Liabilities	Surplus	Net Income
Farmers Hail Insurance Company	KS	36,132	112	0	0
McPherson Hail Insurance Company	KS	529,887	5,664	0	0
Wheat State Mutual Ins. Company, Inc.	KS	43,572	210	0	1,227
TOTALS		609,591	5,986	0	1,227

TABLE 7
KANSAS RECIPROCAL INTER-INSURANCE EXCHANGE
FINANCIAL INFORMATION FROM ANNUAL STATEMENT

Company Name	DOM	Total Assets	Total Liabilities	Surplus	Net Income
Armed Forces Insurance Exchange	KS	129,485,253	54,811,444	74,673,809	1,273,311
TOTALS		129,485,253	54,811,444	74,673,809	1,273,311

*** ALL FIGURES SHOWN WERE TAKEN FROM THE NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS DATABASE

Kansas Department of Insurance

TABLE 8
CAPTIVE INSURANCE COMPANIES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT

Company Name	DOM	Total Assets	Total Liabilities	Capital	Surplus	Net Income
Global Captive Casualty & Surety Company	KS	298,382	5,849	100,000	292,533	(4,223)
Travel Air Insurance Company Ltd.	KS	64,676,627	41,033,448	100,000	23,643,179	3,497,839
TOTALS		64,975,009	41,039,297	200,000	23,935,712	3,493,616

TABLE 9
MUTUAL ASSESSABLE INSURANCE COMPANIES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT

Company Name	DOM	Total Assets	Total Liabilities	Surplus	Net Income
Kansas Medical Mutual Insurance Company	KS	26,749,298	20,295,390	6,453,908	(275,735)
TOTALS		26,749,298	20,295,390	6,453,908	(275,735)

TABLE 10
STOCK FIRE & CASUALTY INSURANCE COMPANIES OF OTHER STATES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT

Company Name	DOM	Total Assets	Total Liabilities	Capital	Surplus	Net Income
Acceleration National Insurance Co.	OH	40,824,113	27,543,584	2,500,000	13,280,529	(361,655)
Acstar Insurance Company	IL	45,272,668	21,422,250	3,500,000	23,850,418	1,322,404
Advanta Insurance Company	AZ	14,121,835	1,904,512	2,500,000	12,217,324	3,115,901
Aegis Security Insurance Co.	PA	25,097,145	13,721,667	3,000,000	11,375,478	1,374,749
Aetna Casualty & Surety Co.	CT	10,175,427,690	8,170,128,358	25,000,000	2,005,299,332	(73,047,108)
Aetna Casualty and Surety Co. of Am.	CT	930,798,407	726,662,208	6,000,000	204,136,199	19,570,330
Aetna Casualty and Surety Co. of IL	IL	1,607,739,989	1,278,714,926	6,000,000	329,025,062	12,214,782
Aetna Casualty Co.	CT	62,596,301	12,820,479	3,000,000	49,775,821	16,947,706
Aetna Casualty Co. of Connecticut	CT	268,863,611	207,491,324	6,000,000	61,372,287	6,917,623
Aetna Commercial Insurance Company	CT	271,935,323	207,449,082	6,000,000	64,486,241	9,324,920
Aetna Insurance Company	CT	100,942,649	79,296,810	3,000,000	21,645,838	2,296,800
Affiliated FM Insurance Company	RI	149,900,758	89,025,392	8,750,000	60,875,366	13,908,776
Affirmative Insurance Company	OH	33,505,743	24,730,800	2,500,000	8,774,943	(3,522)
Ag Security Insurance Company	OK	14,372,101	6,221,018	550,000	8,151,083	787,389
Agri General Insurance Company	IA	15,838,619	1,815,471	3,175,050	14,023,148	(518,975)
Agricultural Insurance Company	OH	8,429,716	2,319,983	3,000,000	6,109,732	285,905
AIU Insurance Company	NY	1,708,563,821	1,488,782,802	8,000,000	219,781,019	33,378,592
Alaska National Insurance Company	AK	195,910,532	127,796,941	20,000,000	68,113,591	14,840,446
Alaska Pacific Assurance Company	AK	128,352,898	107,205,285	3,000,000	21,147,612	(2,938,631)
Albany Insurance Company	NY	141,261,941	83,462,791	2,500,000	57,799,150	2,893,966

Kansas Department of Insurance

Alexander Hamilton Ins. Co. of America	MI	14,698,203	3,195,077	3,000,000	11,503,126	4,337,609
Alliance Indemnity Company	OK	6,119,211	2,417,100	1,000,000	3,702,111	137,369
Allianz Insurance Company	CA	453,317,341	338,709,179	10,000,000	114,608,162	14,706,077
Allied Fidelity Insurance Co. Inc.	IN	0	0	0	0	0
Allied Property & Casualty Ins. Co.	IA	107,165,519	70,151,994	1,568,290	37,013,524	1,722,511
Allstate Indemnity Company	IL	79,972,985	28,498,273	3,000,000	51,474,713	3,865,071
Allstate Insurance Company	IL	27,698,529,585	20,553,474,398	3,000,000	7,145,055,187	1,024,292,201
Allstate National Insurance Co.	DE	6,317,122	23,550	2,500,000	6,293,572	175,665
Allstate Property & Casualty Ins. Co.	IL	13,203,525	304,372	2,500,000	12,899,152	682,802
Ambac Indemnity Corporation	WI	1,956,275,557	1,218,858,526	82,000,000	737,417,031	166,156,812
Amco Insurance Company	IA	452,699,492	300,471,356	1,559,980	152,228,136	18,986,199
American & Foreign Insurance Co.	DE	368,159,249	309,033,373	3,000,000	59,125,876	1,898,566
American Agricultural Insurance Co.	IN	483,461,294	361,080,525	2,366,300	122,380,769	4,958,417
American Alliance Insurance Company	AZ	8,727,681	2,312,719	3,112,500	6,414,962	336,065
American Automobile Insurance Co.	MO	578,731,368	473,254,127	3,500,000	105,477,241	19,418,175
American Bankers Ins. Co. of Florida	FL	527,278,627	380,308,132	5,083,164	146,970,494	31,042,585
American Bonding Company	AZ	43,255,463	28,110,072	3,000,000	15,145,390	(1,828,811)
American Casualty Co. of Reading	PA	1,162,664,327	943,937,016	4,200,000	218,727,311	(9,039,514)
American Centennial Insurance Company	DE	276,487,168	223,379,308	6,000,000	53,107,860	(1,910,874)
American Central Insurance Company	MO	21,993,901	8,679,408	2,500,000	13,314,493	1,007,621
American Continental Insurance Co.	MO	481,168,708	339,450,186	10,000,000	141,718,522	12,691,903
American Credit Indemnity Co.	NY	133,277,437	55,268,232	2,500,000	78,009,205	10,381,953
American Druggists' Insurance Co. (The)	OH	0	0	0	0	0
American Eagle Insurance Company	TX	120,555,558	75,803,265	2,500,000	44,752,297	5,267,923
American Economy Insurance Company	IN	1,479,209,020	1,092,943,639	5,000,000	386,265,382	82,538,551

TABLE 10
STOCK FIRE & CASUALTY INSURANCE COMPANIES OF OTHER STATES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT

Company Name	DOM	Total Assets	Total Liabilities	Capital	Surplus	Net Income
American Empire Insurance Company	OH	20,256,726	7,585,930	3,000,000	12,670,796	2,750,377
American Employers Insurance Company	MA	692,717,532	511,464,598	4,500,000	181,252,935	21,252,358
American Family Home Insurance Co.	FL	93,426,154	73,223,542	3,000,000	20,202,612	2,249,536
American Fidelity Insurance Co.	OK	79,146,097	52,512,804	2,500,000	26,633,296	1,227,102
American Fire & Casualty Company	OH	233,979,909	123,204,688	3,164,043	110,775,220	13,543,281
American Fire & Indemnity Company	TX	6,029,158	124,009	1,500,000	5,905,149	369,489
American Fuji Fire & Marine Ins. Co.	IL	94,680,886	41,447,601	9,000,000	53,233,285	2,439,184
American General Property Ins. Co.	TN	33,575,534	21,972,422	2,500,000	11,603,112	(2,329,452)
American Global Insurance Company	NH	19,489,196	599,226	3,000,000	18,889,970	2,059,137
American Growers Insurance Company	NE	3,642,808	638,196	1,500,000	3,004,612	(1,250,080)
American Guarantee & Liab. Ins. Co.	NY	658,660,880	445,043,238	2,500,000	213,617,642	17,036,688
American Home Assurance Company	NY	7,765,888,721	5,935,161,786	4,237,635	1,830,726,935	231,011,035
American Indemnity Company	TX	110,250,056	81,009,397	4,000,000	29,240,659	2,934,475
American Insurance Company	NE	1,745,332,537	1,342,163,761	10,501,770	403,168,776	36,279,245
American Integrity Insurance Co.	PA	0	0	0	0	0
American Livestock Insurance Co.	IL	35,335,767	8,260,404	2,500,000	27,075,363	2,947,169
American Loyalty Insurance Co.	PA	20,950,756	7,781,606	3,000,000	13,169,150	(244,362)
American Modern Home Insurance Co.	OH	182,351,386	134,156,126	5,000,000	48,195,260	5,301,505
American Motorists Insurance Company	IL	1,408,380,962	1,160,457,759	6,449,529	247,923,203	(1,392,587)
American National Fire Insurance Co.	NY	89,858,783	69,703,108	3,800,000	20,155,675	3,275,006

Kansas Department of Insurance

American National General Insurance Co.	MO	35,739,172	24,777,445	2,500,000	10,961,727	2,248,099
American National Property & Cas. Co.	MO	229,107,728	139,590,178	2,500,000	89,517,550	12,623,342
American Policyholders Insurance Co.	MA	128,268,831	94,301,136	2,550,000	33,967,695	4,800,129
American Premier Insurance Company	IN	6,565,464	560,278	2,500,000	6,005,186	261,152
American Professionals Insurance Co.	IN	11,856,888	691,969	2,350,000	11,164,919	1,383,472
American Protection Insurance Co.	IL	7,742,926	1,969,042	3,000,000	5,773,884	316,804
American Re-Insurance Co.	DE	4,113,346,410	3,034,062,503	8,235,771	1,079,283,907	120,593,059
American Reliable Insurance Company	MN	55,115,853	34,977,868	2,500,003	20,137,985	109,064
American Risk Funding Insurance Co.	TX	11,653,457	1,627,047	4,000,000	10,026,410	1,487,173
American Road Insurance Company	MI	904,757,807	519,539,813	3,000,000	385,217,994	76,881,203
American Royal Reinsurance Company	PA	171,404,389	114,128,404	2,500,000	57,275,985	(1,059,842)
American Security Insurance Co.	DE	292,336,186	167,394,386	5,052,500	124,941,800	18,614,471
American Spirit Insurance Company	IN	17,510,402	2,366,689	3,000,000	15,143,712	844,730
American Standard Ins. Co. of WI	WI	151,309,274	30,989,670	2,500,000	120,319,604	7,901,297
American States Insurance Company	IN	3,360,088,062	2,291,648,879	5,000,000	1,068,439,183	194,072,905
American States Ins. Co. of Texas	TX	12,936,646	54,032	5,000,000	12,882,614	488,017
American States Preferred Ins. Co.	IN	189,016,598	135,856,444	5,000,000	53,160,155	14,186,180
American Title Insurance Company	FL	60,255,146	54,643,396	1,633,818	3,977,932	4,754,873
American Union Reinsurance Company	NY	7,328,868	0	5,120,000	7,328,869	454,500
American Universal Insurance Co.	RI	0	0	0	0	0
American Zurich Insurance Company	IL	75,584,196	55,454,234	2,500,000	20,129,962	(703,713)
Amerin Guaranty Corporation	IL	73,700,282	3,320,387	5,307,456	70,379,894	(2,474,767)
Amex Assurance Company	IL	111,082,877	50,118,143	4,597,875	60,964,734	12,454,819
Amwest Surety Insurance Company	CA	110,731,221	77,376,776	4,000,000	33,354,445	3,972,670
Ansvar America Insurance Company	IL	10,581,610	7,512,818	1,200,000	3,068,792	113,213

TABLE 10
STOCK FIRE & CASUALTY INSURANCE COMPANIES OF OTHER STATES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT

Company Name	DOM	Total Assets	Total Liabilities	Capital	Surplus	Net Income
Argonaut Insurance Company	CA	1,720,508,812	1,191,194,549	2,633,604	529,314,262	89,164,162
Argonaut-Midwest Insurance Company	IL	241,292,642	78,633,849	2,500,000	162,658,793	14,256,461
Arkwright Insurance Company	MA	142,516,229	1,585,341	2,350,000	140,930,888	5,015,323
Associated Indemnity Corp.	CA	108,878,917	71,050,596	3,000,000	37,828,321	4,673,938
Associated Insurance Companies Inc.	IN	1,402,870,996	488,087,208	3,000,000	914,783,788	23,196,059
Associates Insurance Company	IN	262,540,730	141,349,723	3,600,000	121,191,007	17,626,899
Assurance Company of America	NY	21,971,183	139,983	2,500,000	21,831,200	502,289
Athena Assurance Company	MN	75,476,428	41,772,748	2,500,000	33,703,679	4,311,999
Atlanta Casualty Company	IL	507,603,732	355,337,044	2,500,000	152,266,688	19,837,593
Atlanta International Insurance Co.	NY	15,489,765	10,741,096	2,560,932	4,748,669	527,183
Atlantic Insurance Company	TX	19,496,800	12,000,787	2,500,000	7,496,013	974,364
Atlas Assurance Co. of America	NY	153,796,350	83,192,156	2,500,000	70,604,194	2,985,590
Atlas Insurance Company	MO	5,200,796	2,110,977	1,200,000	3,089,819	184,503
Auto Club Family Insurance Company	MO	3,555,405	906,735	1,200,000	2,648,670	100,649
Automobile Club Insurance Company	OH	152,634,030	95,556,248	2,688,450	57,077,782	11,002,291
Automobile Ins. Co. of Hartford, CT	CT	736,015,295	529,051,952	6,000,000	206,963,342	18,470,568
Avemco Insurance Company	MD	133,445,968	60,687,906	3,003,000	72,758,062	13,677,760
Axa Reinsurance Company	DE	403,336,249	251,632,103	26,503,260	151,704,146	4,174,153
Balboa Insurance Company	CA	247,145,304	172,955,361	2,500,000	74,189,943	33,469,601
Bankers & Shippers Insurance Co.	CT	238,241,704	174,101,752	3,500,000	64,139,952	6,498,379

Bankers Multiple Line Insurance Co.	IL	59,163,993	30,408,882	2,772,000	28,755,112	4,627,651
Bankers Standard Insurance Co.	FL	103,583,303	78,911,870	3,500,000	24,671,431	(2,508,944)
BCS Insurance Company	OH	64,077,985	31,051,784	3,000,000	33,026,201	3,759,419
Beacon Insurance Company of America	OH	89,173,336	69,094,403	3,520,000	20,078,933	(9,401,158)
Birmingham Fire Insurance Co. of PA	PA	1,003,166,185	814,124,590	5,000,000	189,041,595	31,255,324
Bituminous Casualty Corporation	IL	422,597,859	317,023,978	9,500,000	105,573,881	11,032,238
Bituminous Fire & Marine Ins. Co.	IL	169,551,893	126,606,514	2,500,000	42,945,379	7,079,962
Blue Ridge Insurance Company	MD	17,938,403	836,000	1,800,000	17,102,403	2,141,329
Bond Safeguard Insurance Company	IL	4,776,313	1,041,261	1,200,000	3,735,052	404,861
Boston Old Colony Insurance Co.	MA	149,289,240	121,365,608	3,000,000	27,923,632	3,571,283
Buckeye Union Insurance Company	OH	1,942,612,723	1,598,413,322	5,000,000	344,199,401	16,143,041
California Compensation Ins. Co.	CA	406,615,933	305,002,663	3,000,000	101,613,269	6,406,689
Calvert Insurance Company	PA	50,123,931	34,574,856	2,500,000	15,549,075	1,331,758
Camden Fire Insurance Association	NJ	657,799,240	399,638,428	2,500,000	258,160,812	28,127,047
Canal Insurance Company	SC	380,038,926	220,521,762	15,000,000	159,517,165	21,939,879
Capital Guaranty Insurance Company	MD	284,503,855	116,411,931	15,000,000	168,091,924	19,725,734
Capital Markets Assurance Corporation	NY	182,317,451	35,854,626	15,000,000	146,462,825	4,527,511
Capitol Indemnity Corporation	WI	92,812,547	53,393,706	2,002,352	39,418,841	10,212,541
Carolina Casualty Insurance Co.	FL	169,017,343	105,480,219	5,406,551	63,537,124	9,905,443
Centennial Insurance Company	NY	622,160,570	493,657,603	3,000,000	128,502,967	14,020,111
Central National Ins. Co. of Omaha	NE	128,212,509	158,885,191	2,500,000	(30,672,682)	23,911,926
Central States Indemnity Co. of Omaha	NE	102,742,494	41,566,072	2,500,003	61,176,422	8,564,398
Centurion Casualty Company	IA	57,678,060	31,054,916	2,500,000	26,623,144	9,767,406
Century Indemnity Company	CT	68,391,947	56,018,586	3,000,000	12,373,365	(928,342)
Century Reinsurance Company	DE	92,989,106	65,932,506	5,000,000	27,056,600	2,712,508

TABLE 10
STOCK FIRE & CASUALTY INSURANCE COMPANIES OF OTHER STATES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT

Company Name	DOM	Total Assets	Total Liabilities	Capital	Surplus	Net Income
Charter Oak Fire Insurance Company	CT	719,515,764	607,769,247	3,000,000	111,746,518	8,738,275
Chartwell Reinsurance Company	MN	245,708,698	164,607,150	4,166,673	81,101,548	6,105,158
Chicago Insurance Company	IL	142,002,894	100,555,425	3,000,000	41,447,469	5,262,327
Chicago Title Insurance Company	MO	497,996,839	379,987,080	2,000,000	116,009,759	43,508,692
Chicago Title Insurance Co. of Oregon	OR	10,980,275	6,869,768	300,000	3,810,506	1,521,223
Christiania Gen. Ins. Corp. of New York	NY	367,667,522	273,599,536	3,000,000	94,067,986	555,453
Chrysler Insurance Company	MI	338,321,263	249,309,960	5,000,000	89,011,303	17,069,880
Church Insurance Company	NY	51,925,315	36,549,233	7,500,000	15,376,082	(2,174,166)
Cigna Fire Underwriters Insurance Co.	CT	58,718,487	26,696,850	3,000,000	32,021,638	415,948
Cigna Insurance Company	CA	678,932,771	454,769,662	3,000,000	224,163,109	(8,037,146)
Cigna Property & Casualty Insurance Co.	CT	5,218,066,012	4,615,249,538	10,000,000	602,816,470	(65,006,927)
Cigna Reinsurance Company	DE	991,046,636	802,155,988	8,500,000	188,890,648	(4,688,040)
CIM Insurance Corporation	NY	33,691,005	13,551,297	2,500,000	20,139,708	6,253,263
Cincinnati Casualty Company	OH	277,155,594	192,153,197	2,500,000	85,002,397	25,960,535
Cincinnati Indemnity Company	OH	43,002,787	14,433,944	2,400,000	28,568,843	3,165,551
Cincinnati Insurance Company	OH	2,596,406,776	1,586,078,578	3,586,355	1,010,328,198	117,024,925
Citizens Insurance Company of America	MI	1,549,400,241	1,026,386,995	3,375,000	523,013,246	74,367,414
City Insurance Company	NJ	64,617,733	40,361,786	3,000,000	24,255,947	(345,513)
Clarendon National Insurance Company	MD	335,303,557	190,130,120	4,800,000	145,173,437	21,623,341
Cologne Reinsurance Company of America	CT	212,108,054	101,950,916	67,500,000	110,157,139	7,335,099

Kansas Department of Insurance

Colonia Insurance Co.	NY	190,045,188	118,618,396	5,000,000	71,426,792	4,755,737
Colonial American Cas. and Surety Co.	MD	6,254,812	320,260	1,000,000	5,934,552	390,407
Colonial Insurance Co. of California	CA	79,673,348	65,469,478	3,500,000	14,203,870	72,842
Colonial Penn Franklin Insurance Co.	PA	292,120,750	208,125,968	4,200,000	83,994,782	24,833,330
Colonial Penn Insurance Company	PA	987,575,834	689,599,521	4,200,000	297,976,313	61,779,620
Columbia National Insurance Co.	NE	29,754,687	17,519,286	2,900,000	12,235,401	(695,000)
Comco Insurance Co.	TX	0	0	0	0	0
Commerce and Industry Insurance Co.	NY	2,049,961,028	1,631,676,973	5,022,500	418,284,055	57,345,702
Commercial Ins. Co. of Newark, N.J.	NJ	423,812,243	331,470,521	3,000,000	92,341,722	9,761,331
Commercial Loan Insurance Corp.	WI	40,753,014	12,374,903	2,000,000	28,378,111	2,389,089
Commercial Union Insurance Company	MA	2,012,461,401	1,533,732,254	6,000,000	478,729,147	74,392,453
Commercial Union Midwest Ins. Co.	WI	44,530,562	28,887,021	2,500,000	15,643,541	1,085,537
Commonwealth General Insurance Co.	MO	8,140,553	10,037,493	2,281,008	(1,896,942)	(5,572,949)
Commonwealth Land Title Ins. Co. of NY	NY	344,489,781	225,403,904	1,374,422	117,711,455	31,193,562
Commonwealth Mortgage Assurance Co.	PA	345,714,527	104,996,045	2,000,000	240,718,482	41,404,759
Connecticut General Fire & Cas. Ins. Co.	CT	25,463,186	18,818,351	3,001,000	6,644,835	(533,626)
Connecticut Indemnity Company	CT	145,088,908	102,646,854	3,000,000	42,442,054	6,438,459
Connie Lee Insurance Company	WI	181,351,401	76,662,840	15,000,000	104,688,561	5,474,172
Consolidated American Insurance Co.	SC	14,582,818	6,560,307	2,000,000	8,022,511	1,032,155
Constellation Reinsurance Co.	NY	0	0	0	0	0
Constitution Reinsurance Corporation	NY	1,211,097,230	924,768,972	2,350,000	286,328,258	31,441,837
Continental Casualty Company	IL	19,113,214,501	15,515,354,356	39,282,790	3,597,860,145	113,609,626
Continental Insurance Company (The)	NH	2,719,853,055	2,258,485,963	53,566,360	461,367,092	119,105,008
Continental National Indemnity Company	OH	43,777,098	29,423,846	3,000,000	14,353,252	1,351,746
Continental Western Casualty Company	IA	5,337,500	43,549	2,000,000	5,293,951	229,888

TABLE 10
STOCK FIRE & CASUALTY INSURANCE COMPANIES OF OTHER STATES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT

Company Name	DOM	Total Assets	Total Liabilities	Capital	Surplus	Net Income
Continental Western Insurance Co.	IA	243,385,156	169,413,017	2,756,058	73,972,139	11,677,910
Contractors Bonding and Insurance Co.	WA	42,104,429	25,457,029	2,350,000	16,647,400	1,168,768
Cornhusker Casualty Company	NE	297,811,476	27,945,835	2,000,000	269,865,641	3,123,342
CORPA Reinsurance Company	NY	135,389,604	113,038,470	2,500,000	22,351,134	1,609,118
Country Casualty Insurance Company	IL	39,796,266	3,734,162	3,000,000	36,062,104	1,790,427
Country Preferred Insurance Company	MO	26,451,590	334,085	3,000,000	26,117,505	478,374
Credit General Insurance Company	OH	42,239,727	30,154,439	3,000,000	12,085,288	1,091,776
Criterion Casualty Company	MD	21,874,431	9,249,944	2,625,000	12,624,487	696,748
Cumis Insurance Society, Inc.	WI	514,557,614	357,433,448	5,831,488	157,124,162	22,401,567
Dairyland Insurance Company	WI	849,079,041	606,931,429	2,950,000	242,147,611	28,013,610
Dependable Insurance Company, Inc.	FL	33,789,676	22,143,627	3,000,000	11,646,049	4,159,025
Depositors Insurance Company	IA	54,098,312	35,067,142	1,999,980	19,031,170	1,342,958
Diamond State Insurance Company	IN	43,351,479	15,656,221	2,500,000	27,695,258	2,851,879
Dorinco Reinsurance Company	MI	729,546,575	383,737,896	5,000,000	345,808,679	19,138,313
Eagle American Insurance Company	OH	12,704,820	2,346,561	3,000,000	10,358,258	489,071
Economy Fire & Casualty Company	IL	653,482,677	436,533,444	2,500,000	216,949,233	37,032,169
Economy Preferred Insurance Company	IL	5,996,043	48,353	2,350,000	5,947,690	335,897
Economy Premier Assurance Company	IL	5,922,537	47,018	2,350,000	5,875,519	343,184
Edison Insurance Co.	IL	0	0	0	0	0
Electric Insurance Company	MA	144,243,387	107,804,252	2,500,000	36,439,136	174,645

Kansas Department of Insurance

EMC Reinsurance Company	IA	71,954,538	46,834,392	2,500,080	25,120,146	4,237,613
Emicasco Insurance Company	IA	90,557,088	72,257,664	2,500,000	18,299,424	2,350,037
Empire Fire & Marine Insurance Co.	NE	313,837,647	218,934,569	4,000,000	94,903,078	19,302,517
Employers Casualty Company	TX	0	0	0	0	0
Employers Fire Insurance Company	MA	306,355,873	232,459,918	4,500,000	73,895,955	10,393,858
Employers National Insurance Company	TX	0	0	0	0	0
Employers Reinsurance Corporation	MO	6,411,027,245	4,792,945,223	5,000,000	1,618,082,022	215,274,544
Enterprise Insurance Co.	CA	15,443,592	10,500,446	2,700,000	5,438,146	(675,320)
Fairmont Insurance Company	CA	380,136,185	277,779,635	8,340,000	102,356,550	(31,213,154)
Farm & City Insurance Company	IA	18,104,205	11,303,036	1,200,000	6,801,169	(723,102)
Farmers and Merchants Insurance Co.	OK	53,356,398	28,787,140	1,200,000	24,569,258	312,021
Farmington Casualty Company	CT	940,477,360	742,096,688	6,000,000	198,380,672	22,705,772
Federal Insurance Company	IN	7,451,492,016	5,657,431,809	13,986,712	1,794,060,207	(101,340,365)
Federal Kemper Insurance Company	IL	186,289,182	123,848,622	3,200,000	62,440,560	5,983,832
Federated Rural Electric Ins. Corp.	WI	114,901,388	102,783,053	6,115,713	12,118,335	(1,388,401)
Federated Service Insurance Company	MN	17,922,486	2,764,942	2,000,000	15,157,544	191,979
FFG Insurance Company	TX	8,680,514	2,806,594	2,500,000	5,873,920	474,796
FG Insurance Corp.	DE	40,476,931	15,551,717	2,500,000	24,925,214	19,740,761
Fidelity and Casualty Co. of NY (The)	NH	860,721,881	659,412,841	10,000,000	201,309,040	20,408,026
Fidelity & Deposit Company of Maryland	MD	607,724,783	370,376,370	5,000,000	237,348,413	27,511,191
Fidelity & Guaranty Ins. Company	IA	14,314,204	55,395	3,500,000	14,258,809	780,793
Fidelity & Guaranty Ins. Underwriters Inc.	OH	47,399,765	452,790	3,500,000	46,946,975	2,262,951
Financial American Insurance Company	MO	3,241,777	112,087	1,500,000	3,129,691	188,799
Financial Guaranty Insurance Company	NY	1,946,838,129	1,169,741,090	15,000,000	777,097,039	185,144,865
Financial Security Assur. Internat'l Inc.	IN	278,833,987	111,279,772	15,000,000	167,554,215	21,217,688

TABLE 10
STOCK FIRE & CASUALTY INSURANCE COMPANIES OF OTHER STATES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT

Company Name	DOM	Total Assets	Total Liabilities	Capital	Surplus	Net Income
Financial Sec. Assur. of Oklahoma Inc.	OK	140,684,341	65,755,134	3,500,000	74,929,207	6,504,367
Financial Security Assurance, Inc.	NY	607,162,467	250,103,187	15,000,000	357,059,280	30,976,792
Fire & Casualty Ins. Co. of Connecticut	CT	72,767,498	52,167,077	2,500,000	20,600,421	2,373,923
Fireman's Fund Insurance Company	CA	6,700,072,558	4,750,769,518	3,000,000	1,949,303,040	177,030,926
Fireman's Fund Insurance Co. of Iowa	NE	42,945,218	31,310,239	3,000,000	11,634,979	730,693
Fireman's Fund Ins. Co. of Wisconsin	WI	20,295,422	7,462,110	4,968,600	12,833,312	958,454
Firemark Insurance Co.	IA	13,823,599	6,536	4,200,000	13,817,063	961,230
Fireman's Insurance Co. of Newark, NJ	NJ	2,253,015,835	1,750,258,459	4,050,000	502,757,376	26,287,120
First American Insurance Company	MO	36,425,849	21,306,631	2,500,000	15,119,218	525,907
First American Title Ins. Co. of NY	NY	66,710,672	29,117,245	1,000,000	35,993,429	1,652,586
First Community Insurance Company	NY	6,421,316	1,405,415	3,150,000	5,015,901	144,093
First Excess and Reinsurance Corporation	MO	331,921,004	206,919,661	3,200,000	125,001,343	2,004,086
First Financial Insurance Company	IL	68,526,529	43,001,195	2,500,000	25,525,334	4,439,468
First General Insurance Company	RI	25,734,937	16,849,658	1,996,875	8,885,279	(220,847)
First Liberty Insurance Corporation	IA	13,196,380	129,066	3,000,000	13,067,314	563,734
First Marine Insurance Company	MO	3,557,107	1,200,269	840,000	2,356,838	403,570
First National Ins. Co. of America	WA	182,051,094	121,339,634	2,500,000	60,711,460	11,574,277
First Reinsurance Company of Hartford	CT	72,249,421	36,219,043	3,500,000	36,030,378	2,442,024
Folksamerica National Reinsurance Co.	NY	8,070,863	109,474	5,000,000	7,961,389	557,757
Folksamerica Reinsurance Company	NY	431,944,503	320,425,195	3,000,000	111,519,308	5,914,836

Kansas Department of Insurance

Foremost Insurance Company	MI	549,909,135	373,664,296	4,800,000	176,244,839	31,553,181
Foremost Property & Casualty Ins. Co.	IN	22,738,915	1,510,596	3,055,000	21,228,319	870,094
Foremost Signature Insurance Company	MI	21,418,800	4,088,260	3,600,000	17,330,540	990,517
Forum Insurance Company	IL	128,560,754	73,809,639	4,200,000	54,751,115	18,031,786
Fremont Indemnity Company	CA	364,994,148	143,136,950	2,500,000	221,857,198	13,830,704
Frontier Insurance Company	NY	369,639,786	268,222,035	5,000,000	101,417,752	17,103,679
Galaxy Insurance Company	NY	23,025,553	20,164,390	2,500,000	2,861,163	(3,202,520)
Gan North American Insurance Company	TX	18,149,282	10,771,698	5,000,000	7,377,584	40,426
Gateway Insurance Company	MO	13,437,979	9,295,245	1,200,000	4,142,734	245,755
GE Residential Mrtg. Ins. Corp. of NC	NC	205,655,590	99,523,064	3,000,000	106,132,526	14,819,317
Geico General Insurance Company	MD	109,179,003	70,072,517	3,080,000	39,106,486	3,150,257
Geico Indemnity Company	MD	211,727,050	137,624,163	2,500,000	74,102,887	12,727,865
General Elec. Home Eq. Ins. Corp., NC	NC	11,393,626	3,222,390	2,000,000	8,171,235	714,755
General Electric Mort. Ins. Corp. of NC	NC	229,407,310	96,513,450	2,000,000	132,893,862	18,507,716
General Accident Ins. Co. of America	PA	2,957,822,525	1,892,595,366	4,000,000	1,065,227,159	105,856,228
General Casualty Company of Illinois	IL	88,685,580	54,024,670	3,000,000	34,660,910	4,478,117
General Casualty Company of Wisconsin	WI	673,802,567	384,787,297	3,000,000	289,015,270	30,326,026
General Electric Mortgage Ins. Corp.	NC	1,508,965,186	1,179,102,871	2,500,000	329,862,313	122,158,421
General Fidelity Insurance Company	CA	16,671,369	5,916,505	1,500,000	10,754,864	3,139,733
General Insurance Co. of America	WA	1,642,193,548	1,084,788,766	2,500,000	557,404,782	97,974,096
General Reinsurance Corporation	DE	11,478,032,736	7,642,481,781	11,000,000	3,835,550,955	596,315,883
General Security Assurance Corp. of NY	NY	243,817,164	160,315,911	3,219,750	83,501,253	4,505,815
General Star National Insurance Co.	OH	215,044,370	135,663,557	4,000,000	79,380,813	11,436,664
Genesis Insurance Company	CT	76,787,841	12,784,448	3,000,000	64,003,393	3,865,846
Gerling America Insurance Company	NY	104,373,847	53,002,480	5,000,000	51,371,367	1,605,652

TABLE 10
STOCK FIRE & CASUALTY INSURANCE COMPANIES OF OTHER STATES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT

Company Name	DOM	Total Assets	Total Liabilities	Capital	Surplus	Net Income
GHS Property & Casualty Ins. Co.	OK	4,984,477	15,076	2,000,000	4,969,401	(69,074)
Glens Falls Insurance Company	DE	152,603,635	115,154,579	3,020,000	37,449,056	12,951,134
Globe Indemnity Company	DE	1,292,268,095	1,050,826,572	3,900,000	241,441,523	43,126,644
Government Employees Ins. Co.	MD	3,307,700,700	2,477,676,276	33,436,758	830,024,424	203,697,352
Granite State Insurance Company	NH	15,673,706	579,862	3,000,000	15,093,844	905,135
Great American Insurance Company	OH	3,255,216,792	2,360,178,587	15,440,600	895,038,204	144,165,854
Great Central Insurance Company	IL	119,253,493	74,312,765	4,112,500	44,940,728	2,759,217
Great Global Assurance Co.	AZ	0	0	0	0	0
Great Northern Insurance Company	MN	391,777,535	280,211,667	2,500,005	111,565,868	37,304,041
Great West Casualty Company	NE	551,669,595	391,969,520	6,000,000	159,700,075	22,417,129
Greenwich Insurance Company	CA	37,238,479	9,715,763	3,558,100	27,522,716	(426,540)
Guaranty National Insurance Company	CO	429,243,127	306,791,053	3,000,000	122,452,074	17,669,606
Gulf Insurance Company	MO	539,043,821	307,610,272	6,500,000	231,433,550	34,623,523
Hanover American Insurance Co.	NH	5,067,321	39,210	1,500,000	5,028,111	246,668
Hanover Insurance Company	NH	2,911,934,322	1,958,336,139	5,000,000	953,598,183	136,911,539
Hansa Reinsurance Company of America	NY	153,624,923	102,596,294	2,500,000	51,028,629	5,520,710
Harco National Insurance Company	NY	145,181,537	109,372,468	2,508,000	35,809,069	594,252
Hartford Accident & Indemnity Co.	CT	4,771,891,994	3,623,702,550	40,000,000	1,148,189,444	128,962,198
Hartford Casualty Insurance Company	IN	919,290,191	673,934,630	4,800,000	245,355,559	36,351,269
Hartford Fire Insurance Company	CT	8,845,345,358	5,531,122,210	318,810,669	3,314,223,148	95,824,521

Kansas Department of Insurance

Hartford Ins. Co. of the Midwest	IN	80,324,539	55,411,598	3,000,000	24,912,942	2,986,311
Hartford Steam Boiler Insp. & Ins. of Ct.	CT	9,413,209	10,875	1,000,000	9,402,334	364,433
Hartford Underwriters Insurance Co.	CT	630,273,611	455,156,248	6,504,000	175,117,362	22,775,835
Hawkeye Security Insurance Company	IA	210,328,750	117,234,869	1,582,695	93,093,881	3,045,544
Health Care Indemnity, Inc.	CO	396,873,391	323,525,675	1,250,500	73,347,716	16,866,948
Heart of America Fire & Casualty Co.	MO	5,755,650	0	2,500,000	5,755,650	235,151
Heritage Indemnity Company	CA	98,009,301	74,437,878	3,000,000	23,571,423	8,122,257
Highlands Insurance Company	TX	880,019,920	633,165,565	4,000,000	246,854,355	(29,206,293)
Home Indemnity Company	NH	511,113,949	402,772,065	4,200,000	108,341,884	553,524
Home Insurance Company	NH	4,590,606,454	3,689,430,743	3,000,000	901,175,710	(180,056,236)
Home Insurance Company of Indiana	IN	56,546,879	40,718,498	4,200,000	15,828,381	(1,298,256)
Horace Mann Insurance Company	IL	482,947,198	348,432,287	3,582,010	134,514,911	39,843,758
Houston General Insurance Company	TX	223,711,741	128,292,700	10,000,000	95,419,041	2,742,355
IGF Insurance Company	IN	11,120,043	7,618,238	2,595,770	3,501,805	(2,681,220)
Illinois National Insurance Company	IL	29,343,639	278,136	3,000,000	29,065,503	2,079,927
Imperial Casualty & Indemnity Co.	NE	127,686,732	114,220,921	2,000,000	13,465,811	25,513,876
Indemnity Ins. Co. of North America	NY	364,840,219	186,698,229	3,097,500	178,141,990	(505,789)
Industrial Indemnity Company	CA	1,884,639,447	1,592,752,368	3,000,000	291,887,079	135,959,277
Inland Insurance Company	NE	48,817,204	4,023,651	1,250,000	44,793,553	1,869,878
Insura Property & Casualty Ins. Co., Inc.	OH	33,009,372	24,731,866	2,500,000	8,277,506	(181,150)
Insurance Company of Evanston	IL	96,718,603	65,937,646	4,200,000	30,780,957	5,507,185
Insurance Company of Illinois	IL	51,721,189	34,087,745	2,000,000	17,633,443	2,184,686
Insurance Company of North America	PA	4,466,044,354	3,879,522,159	56,785,545	586,522,193	(55,417,932)
Insurance Company of Prairie States	TX	4,315,503	1,489,154	1,500,000	2,826,349	305,912
Insurance Company of the Americas	FL	4,268,107	2,622,175	1,000,000	1,645,932	(83,373)

TABLE 10
STOCK FIRE & CASUALTY INSURANCE COMPANIES OF OTHER STATES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT

Company Name	DOM	Total Assets	Total Liabilities	Capital	Surplus	Net Income
Insurance Company of the State of PA	PA	2,011,249,360	1,633,063,286	5,005,500	378,186,074	64,253,154
Insurance Corporation of America	TX	57,986,544	47,829,083	2,000,000	10,157,461	(5,039,685)
Insurance Corporation of Hannover	IL	262,897,247	156,758,426	2,500,000	106,138,821	3,842,137
Integon Indemnity Corporation	NC	120,093,252	84,102,388	2,350,000	35,990,864	13,485,965
Intercontinental Insurance Co.	IL	0	0	0	0	0
International Bus. & Merc. Reassur. Co.	IL	331,760,535	230,423,642	3,500,000	101,336,893	17,265,376
International Fidelity Insurance Co.	NJ	81,409,810	53,759,468	1,500,000	27,650,342	2,329,615
International Indemnity Company	GA	65,789,490	38,491,619	3,000,000	27,297,871	2,627,480
International Insurance Company	IL	1,954,626,812	1,804,562,246	2,500,000	150,064,566	(103,256,972)
International Service Insurance Co.	TX	0	0	0	0	0
Interstate Indemnity Company	IL	60,042,466	36,512,294	2,500,000	23,530,172	2,561,380
Investors Mortgage Insurance Company	IL	24,903,425	15,283,059	2,000,000	9,620,366	834,709
Investors Title Insurance Company	NC	17,596,996	10,269,248	1,000,000	6,327,748	1,510,744
ITT Lyndon Property Insurance Company	MO	263,924,523	168,932,071	4,000,000	94,992,452	17,417,668
J.C. Penney Casualty Insurance Co.	OH	13,663,698	6,974,453	2,539,160	6,689,245	2,391,357
Jefferson Insurance Co. of New York	NY	225,657,635	156,025,399	10,453,700	69,632,236	2,450,260
John Deere Insurance Company	IL	579,524,304	425,089,603	5,000,000	154,434,701	14,339,373
John Hancock Indemnity Company	DE	31,508,056	17,121,969	5,000,000	14,386,087	895,995
John Hancock Property & Cas. Ins. Co.	DE	305,787,890	213,635,156	4,046,965	92,152,734	1,795,513
Kansas City Fire & Marine Ins. Co.	MO	56,411,976	38,027,307	3,000,000	18,384,669	821,801

Kansas Department of Insurance

Kemper Reinsurance Company	IL	1,020,144,502	616,672,602	3,350,000	403,471,900	650,790
Kentucky Central Insurance Company	KY	29,325,649	23,336,375	1,250,000	5,989,274	1,246,781
Lancer Insurance Company	IL	88,593,083	67,336,098	3,000,000	21,256,985	1,836,713
Landmark Insurance Company	CA	135,223,484	105,698,539	4,100,000	29,524,945	904,894
Lawyers Title Insurance Corporation Inc.	VA	325,535,740	204,212,223	5,311,685	116,012,055	22,558,768
Leader National Insurance Company	OH	112,038,672	84,838,581	2,500,000	27,200,091	(6,504,093)
Legion Insurance Company	PA	216,997,796	146,259,191	10,000,000	70,738,605	8,846,819
Liberty Insurance Corporation	VT	1,185,850,567	976,882,853	2,500,000	208,967,714	16,346,699
Lincoln General Insurance Company	PA	47,822,976	26,034,254	3,000,000	21,788,722	2,061,896
Lincoln National Fire Insurance Co.	AL	302,545,059	100,792,496	5,000,000	201,752,563	9,898,429
Lincoln National Health & Cas. Ins. Co.	IN	115,942,746	68,005,192	2,500,000	47,937,554	7,477,173
LM Insurance Corporation	IA	13,330,504	274,050	3,000,000	13,056,454	575,362
LMI Insurance Company	OH	251,227,412	201,003,070	3,600,000	50,224,342	775,727
London Assurance of America Inc.	NY	451,525,197	278,428,484	5,000,000	173,096,713	15,202,234
London Guarantee & Accident Co. of NY	DE	64,165,052	36,049,574	4,000,000	28,135,478	1,453,727
Madison Assurance Co.	WI	53,464,766	5,232,956	5,000,000	48,231,810	3,429,051
Maryland Casualty Company	MD	3,392,288,528	2,709,294,214	3,336,000	682,994,314	90,835,820
Massachusetts Bay Insurance Company	MA	14,625,421	106,424	2,500,000	14,518,997	712,843
Massachusetts Casualty Insurance Co.	MA	154,589,895	130,386,632	1,500,000	22,703,263	240,127
MBIA Ins. Corporation of IL	IL	140,633,188	25,487,284	5,000,000	115,145,904	9,202,626
MCA Insurance Company	OK	0	0	0	0	0
Mead Reinsurance Corporation	IL	176,737,278	170,347,549	1,000,000	6,389,728	(6,450,578)
Medical Defense Insurance Company	MO	4,456,071	145,859	805,000	4,310,212	404,582
Medical Protective Company	IN	1,125,813,683	902,558,842	1,800,000	223,254,341	41,750,931
Merastar Insurance Company	TN	41,652,503	26,817,783	2,500,000	14,834,720	1,112,885

TABLE 10
STOCK FIRE & CASUALTY INSURANCE COMPANIES OF OTHER STATES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT

Company Name	DOM	Total Assets	Total Liabilities	Capital	Surplus	Net Income
Mercantile & Gen. Reins. Co. of Am.	NY	362,047,748	259,364,022	4,000,000	102,683,726	16,384,919
Meritplan Insurance Company	CA	13,195,137	3,754,827	2,350,000	9,440,310	627,643
Metropolitan Casualty Insurance Company	DE	39,692,198	26,391,875	2,500,000	13,300,323	(444,895)
Metropolitan General Insurance Company	DE	22,101,117	14,098,847	2,500,000	8,002,270	(267,290)
Metropolitan Grp. Prop. & Cas. Ins. Co.	DE	421,280,255	361,346,014	2,500,000	59,934,241	(13,112,864)
Metropolitan Property & Cas. Ins. Co.	DE	1,383,631,836	924,311,947	153,000,000	459,319,889	(9,271,904)
MIC General Insurance Corporation	IN	45,769,605	25,665,206	2,500,000	20,104,400	2,467,956
MIC Property and Casualty Ins. Corp.	MI	193,926,456	153,391,176	2,500,000	40,535,280	4,790,824
Mid American Casualty Co.	LA	0	0	0	0	0
Mid-Century Insurance Co.	CA	2,011,453,939	1,240,066,137	2,000,000	771,387,802	(245,255,991)
Mid-Continent Casualty Co.	OK	140,450,101	92,122,005	2,006,250	48,328,096	9,004,771
Mid-Plains Insurance Co.	IA	7,015,196	3,805,016	1,000,000	3,210,180	445,830
Midland Insurance Company	NY	0	0	0	0	0
Midwest Employers Casualty Company	OH	250,528,461	193,881,708	3,001,350	56,646,753	8,705,915
Midwestern Indemnity Company	OH	209,079,224	140,472,117	2,500,000	68,607,107	6,426,166
Midwestern Insurance Company	OK	28,517,556	19,392,616	1,200,375	9,124,940	186,639
Millers General Insurance Company	IL	12,778,699	9,288,050	1,475,000	3,490,649	(1,266,916)
Minnehoma Insurance Company	AZ	54,370,908	42,517,808	2,600,000	11,853,100	(3,303,359)
Minnesota Fire & Casualty Co.	MN	73,839,859	54,187,442	2,500,000	19,652,417	1,017,362
Mission Insurance Company	CA	6,068,537	2,860	2,106,250	6,065,677	413,969

Kansas Department of Insurance

Mission National Insurance Company	CA	7,854,375	1,963,863	2,120,000	5,890,512	194,025
Mission Reinsurance Corp. —	MO	0	0	0	0	0
Missouri Medical Insurance Company	MO	62,470,109	49,982,967	826,625	12,487,142	(1,838,443)
Modern Service Insurance Company	MN	25,257,913	14,213,082	1,250,000	11,044,831	432,806
Montgomery Ward Insurance Company	IL	19,991,613	8,017,906	3,000,000	11,973,707	2,486,404
Mortgage Guaranty Insurance Corp.	WI	1,216,137,912	993,467,548	40,000,000	222,670,364	16,540,760
Motor Club of Iowa Insurance Company	IA	14,485,412	3,845,994	2,500,000	10,639,418	809,303
Motors Insurance Corporation	NY	3,429,241,572	2,592,678,620	2,500,000	836,562,952	207,859,876
Mt. Airy Insurance Company	IN	920,960,335	744,305,956	3,008,000	176,654,379	(33,135,145)
Munich American Reinsurance Company	NY	1,225,000,212	934,323,818	78,000,000	290,676,394	16,985,499
Municipal Bond Investors Assur. Corp.	NY	3,050,818,222	2,073,081,732	15,000,000	977,736,490	249,160,255
NAC Reinsurance Corporation	NY	1,372,272,403	966,109,027	4,200,000	406,163,376	29,959,492
National American Insurance Co.	NE	131,661,165	92,697,347	4,000,000	38,963,818	1,485,796
National American Ins. Co. of CA	CA	181,011,307	138,458,821	2,600,000	42,552,486	2,148,064
National Assurance Underwriters, Inc.	MO	13,192,791	2,379,416	4,000,000	10,813,375	569,087
National Casualty Company	MI	93,847,397	27,714,586	2,500,000	66,132,811	14,474,266
National Continental Insurance Co.	NY	125,225,065	76,716,700	3,000,000	48,508,365	6,536,279
National Farmers Union Prop. & Cas. Co.	CO	122,024,618	85,337,852	3,000,000	36,686,766	6,872,554
National Farmers Union Stnd. Ins. Co.	CO	25,904,162	15,750,613	3,000,000	10,153,549	3,069,116
National Fire Ins. Co. of Hartford	CT	1,999,482,694	1,608,063,399	5,000,000	391,419,295	11,925,074
National General Insurance Company	MO	59,990,689	34,663,999	3,000,000	25,326,690	2,085,037
National Indemnity Company	NE	10,424,177,997	2,909,500,923	5,500,000	7,514,677,074	261,537,650
National Liability & Fire Insurance Co.	IL	181,912,498	35,900,810	3,001,400	146,011,688	5,663,303
National Reinsurance Corporation	DE	1,292,436,630	936,693,644	5,000,000	355,742,986	54,514,517
National Surety Corporation	IL	594,855,695	475,362,162	2,514,500	119,493,533	16,144,106

TABLE 10
STOCK FIRE & CASUALTY INSURANCE COMPANIES OF OTHER STATES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT

Company Name	DOM	Total Assets	Total Liabilities	Capital	Surplus	Net Income
National Union Fire Ins. Co. of Pitts.	PA	7,992,599,808	6,591,149,409	4,478,750	1,401,450,399	274,344,631
Nationwide Agribusiness Insurance Co.	IA	90,342,519	63,075,217	3,250,009	27,267,302	1,326,230
Nationwide General Insurance Company	OH	49,150,502	36,791,123	2,500,000	12,359,379	314,420
Nationwide Property & Casualty Ins. Co.	OH	51,421,356	36,929,935	3,000,000	14,491,421	474,424
NAU Country Insurance Company	MN	6,847,102	2,644,460	1,200,000	4,202,642	(1,558,152)
Navigators Insurance Company	NY	201,474,244	122,674,341	3,000,000	78,799,903	10,978,933
New England Insurance Co.	CT	673,677,614	621,582,713	7,200,000	52,094,901	26,059,454
New England Reinsurance Corporation	CT	82,527,660	21,855,483	3,000,000	60,672,177	179,465
New Hampshire Insurance Company	NH	1,673,173,612	1,055,704,035	5,325,065	617,469,577	88,847,453
New York Marine & General Ins. Co.	NY	369,200,857	246,315,064	8,827,889	122,885,793	9,619,678
New York TRW Title Insurance Co. Inc.	NY	11,931,717	9,672,007	977,258	1,282,452	(358,223)
Newark Insurance Company	NJ	316,464,364	266,060,542	3,000,000	50,403,822	2,491,506
Niagara Fire Insurance Company	DE	149,083,209	119,539,638	10,000,000	29,543,571	2,918,981
NN Insurance Company	WI	7,166,705	(898)	2,500,000	7,167,603	370,636
Nobel Insurance Company	TX	60,391,128	34,975,577	3,000,000	25,415,551	995,239
Nordic Union Reinsurance Corporation	DE	44,832,953	72,100	4,000,000	44,760,853	1,403,979
North American Reinsurance Corp.	NY	937,790,752	661,572,613	6,000,000	276,218,139	10,722,672
North American Specialty Insurance Co.	NH	146,347,801	114,426,055	4,000,000	31,921,746	(3,770,485)
North River Insurance Company	NJ	659,230,763	521,139,686	2,500,000	138,091,077	89,559,242
North Star Reinsurance Corporation	DE	334,527,958	94,374,254	3,500,000	240,153,704	21,518,901

Kansas Department of Insurance

Northbrook Indemnity Company	IL	22,643,851	6,031,032	2,500,000	16,612,819	1,210,204
Northbrook National Insurance Company	IL	26,150,031	8,978,750	2,500,000	17,171,281	1,385,892
Northbrook Property & Casualty Ins. Co.	IL	208,970,861	28,849,549	3,000,000	180,121,311	12,814,963
Northeastern Ins. Co. of Hartford	CT	1,234,510	912,352	3,000,000	322,158	(2,148,446)
Northern Assurance Co. of America (The)	MA	783,755,166	577,946,736	4,500,000	205,808,430	25,751,527
Northern Insurance Co. of New York	NY	62,906,594	397,593	9,762,500	62,509,001	1,429,560
Northland Casualty Company	CA	36,503,824	17,531,191	2,500,000	18,972,633	1,634,947
Northland Insurance Company	MN	387,165,933	230,480,257	2,500,000	156,685,676	15,304,830
Northwestern National Casualty Co.	WI	356,794,649	280,169,737	2,350,000	76,624,912	9,020,165
Northwestern Natl. Ins. Co., Milwaukee	WI	202,026,180	190,921,226	9,010,000	11,104,954	(23,468,932)
Northwestern Pacific Indemnity Co.	OR	22,074,930	47,820	1,000,000	22,027,110	1,328,915
Oak River Insurance Company	NE	49,170,680	13,815,640	6,000,000	35,355,040	2,672,078
Occidental Fire & Casualty Co. of N.C.	NC	61,265,940	49,161,217	2,500,000	12,104,722	829,757
Ohio Casualty Insurance Company	OH	1,851,487,522	1,137,922,345	3,000,000	713,565,177	95,765,524
Ohio Farmers Insurance Company	OH	858,207,128	488,144,257	0	370,062,872	23,739,866
Ohio General Insurance Co. (The)	OH	0	0	0	0	0
Ohio Hospital Insurance Co.	OH	110,972,928	84,783,378	3,042,900	26,189,550	3,904,666
Ohio Indemnity Company	OH	31,614,174	18,559,272	2,000,249	13,054,900	2,494,929
Ohio Security Insurance Company	OH	52,653,993	28,416,446	1,500,000	24,237,547	2,450,575
Oklahoma Surety Company	OK	12,184,505	4,905,638	1,000,000	7,278,867	802,556
Old Reliable Casualty Company	MO	7,485,320	1,183,399	2,500,000	6,301,921	360,801
Old Republic Insurance Company	PA	1,396,332,288	979,599,790	3,000,000	416,732,498	39,893,581
Old Republic National Title Ins. Co.	MN	217,319,019	130,459,289	1,526,434	85,333,296	13,839,885
Old Republic Surety Company	WI	34,644,443	21,712,933	5,000,000	12,931,510	2,136,568
Omaha Indemnity Company	WI	65,161,228	44,874,953	4,000,000	20,286,276	(7,362,743)

TABLE 10
STOCK FIRE & CASUALTY INSURANCE COMPANIES OF OTHER STATES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT

Company Name	DOM	Total Assets	Total Liabilities	Capital	Surplus	Net Income
Omaha Property and Casualty Ins. Co.	NE	65,506,578	40,989,665	4,000,000	24,516,913	638,653
Pacific Employers Insurance Co.	CA	474,092,962	278,387,121	3,063,602	195,705,840	(7,987,789)
Pacific Indemnity Company	CA	1,861,904,711	1,318,815,225	5,535,000	543,089,486	204,380,676
Pacific Marine Insurance Co.	WA	0	0	0	0	0
Pathfinder Insurance Company	CO	8,083,875	1,728,992	2,350,000	6,354,883	1,343,023
Paxton National Insurance Co.	PA	0	0	0	0	0
Peak Property and Casualty Ins. Corp.	CO	5,883,600	10,552	3,000,000	5,873,047	897,995
Peerless Insurance Company	NH	488,107,491	388,052,036	8,848,635	100,055,457	(8,976,538)
Penn Casualty Insurance Company	MO	47,862,077	32,547,361	3,000,000	15,314,715	2,534,945
Pennsylvania General Insurance Co.	PA	442,298,233	278,764,748	2,400,000	163,533,485	22,978,912
Petroleum Casualty Company	TX	21,137,286	14,878,785	1,500,000	6,258,501	126,920
Petrosurance Casualty Company	OK	41,700,185	28,694,216	1,000,000	13,005,969	3,778,682
Phico Insurance Company	PA	706,653,327	553,450,678	3,000,000	153,202,649	16,259,710
Philadelphia Indemnity Insurance Co.	NY	70,165,592	34,907,118	3,600,000	35,258,474	3,123,126
Philadelphia Reinsurance Corp.	PA	198,303,649	187,032,529	3,000,000	11,271,120	(21,210,696)
Phoenix Assurance Company of New York	NH	157,731,043	81,754,679	5,000,000	75,976,364	9,465,416
Phoenix Insurance Company	CT	2,568,730,601	2,026,082,880	10,000,000	542,647,721	25,766,819
Pinnacle Insurance Company	GA	8,290,690	5,189,095	1,800,000	3,101,595	(834,779)
Planet Insurance Company	WI	134,150,888	53,259,226	3,000,000	80,891,662	5,351,648
PMA Reinsurance Corporation	PA	714,328,614	490,729,840	5,000,000	223,598,774	29,221,335

Kansas Department of Insurance

PMI Insurance Company	CA	147,008,415	94,301,447	2,820,000	52,706,968	(9,967,246)
PMI Mortgage Insurance Company	AZ	825,099,570	616,987,610	2,000,000	208,111,960	89,789,257
Potomac Insurance Company of Illinois	IL	65,340,189	30,715,734	3,000,000	34,624,455	3,468,574
Preferred Abstainers Insurance Co.	IA	25,376,059	17,212,502	2,350,000	8,163,557	(241,750)
Preferred Physicians Insurance Company	NE	23,672,405	12,042,367	3,288,800	11,630,038	250,565
Premier Alliance Insurance Company	CA	0	0	0	0	0
Principal Casualty Insurance Company	IA	97,031,763	35,652,990	2,500,440	61,378,773	8,749,973
Private Res. Mortgage Insurance Corp.	NC	91,760,727	12,194,292	2,500,000	79,566,435	16,306,406
Professional Medical Insurance Company	MO	58,697,619	62,132,925	2,600,000	(3,435,304)	(2,983,458)
Progressive Casualty Insurance Co.	OH	1,292,780,882	983,733,273	3,000,000	309,047,609	75,491,364
Progressive Specialty Insurance Company	OH	353,790,709	257,063,900	3,000,000	96,726,809	25,179,679
Protective Insurance Company	IN	336,532,185	178,662,810	2,550,000	157,869,375	18,902,090
Protective National Ins. Co. of Omaha	NE	70,152,669	108,614,546	2,050,000	(38,461,877)	3,022,829
Providence Washington Insurance Co.	RI	354,496,408	277,975,343	5,021,200	76,521,065	(8,022,988)
Providers Insurance Co.	MO	0	0	0	0	0
Prudential Commercial Insurance Co.	DE	15,721,141	10,571,269	3,500,000	5,149,872	1,740,978
Prudential General Insurance Company	DE	20,236,740	15,597,520	3,500,000	4,639,220	1,328,167
Prudential National Insurance Company	AZ	13,849,126	1,597,204	5,000,000	12,251,922	(1,515,667)
Prudential Property and Casualty Ins. Co.	IN	2,690,052,625	2,045,523,709	4,000,000	644,528,916	53,482,802
Prudential Reinsurance Company	DE	2,921,722,242	2,314,034,533	10,000,000	607,687,709	105,938,095
Ramsey Insurance Company	MN	74,992,058	41,771,756	2,500,000	33,220,303	4,291,041
Ranger Insurance Company	DE	344,862,800	261,426,501	2,500,000	83,436,299	(1,280,667)
Redland Insurance Company	IA	39,373,045	24,653,933	3,012,408	14,719,110	(3,801,491)
Regal Insurance Company	IN	24,049,230	16,705,666	2,350,000	7,343,564	1,045,098
Regent Insurance Company	WI	165,799,296	107,942,480	3,000,000	57,856,816	10,324,998

TABLE 10
STOCK FIRE & CASUALTY INSURANCE COMPANIES OF OTHER STATES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT

Company Name	DOM	Total Assets	Total Liabilities	Capital	Surplus	Net Income
Reinsurance Corp. of New York (The)	NY	442,712,122	346,668,488	3,900,000	96,043,634	9,609,741
Reliance Insurance Company	PA	4,599,400,940	3,692,118,545	45,661,817	907,282,395	126,843,924
Reliance National Insurance Company	DE	107,830,802	34,983,157	3,000,000	72,847,645	4,410,527
Reliance National Prop. & Cas. Ins. Co.	IA	12,628,923	6,786	3,000,000	12,622,127	965,330
Republic Insurance Company	DE	790,321,940	512,011,799	12,000,000	278,310,141	23,863,063
Republic Mortgage Insurance Company	NC	313,169,794	220,830,990	2,000,000	92,338,804	50,841,081
Republic Western Insurance Company	AZ	435,005,071	298,072,187	2,500,000	136,932,883	12,176,937
RLI Insurance Company	IL	332,222,437	179,960,928	2,500,094	152,261,509	12,922,232
Rochdale Insurance Company of NY, NY	NY	34,489,138	31,459,299	1,500,000	3,029,840	555,735
Rockwood Insurance Company	PA	0	0	0	0	0
Royal Indemnity Company	DE	859,388,732	701,496,905	3,000,000	157,891,827	2,650,465
Royal Insurance Co. of America	IL	1,921,766,582	1,623,393,576	18,000,000	298,373,006	7,292,021
Rural Community Insurance Co.	MN	5,864,011	1,154,806	1,200,000	4,709,205	(309,859)
Safeco Insurance Co. of America	WA	2,433,700,900	1,637,714,695	2,500,000	795,986,205	149,324,088
Safeco Insurance Co. of Illinois	IL	245,797,275	153,189,717	2,500,000	92,607,558	16,610,634
Safeco National Insurance Co.	MO	109,220,148	60,364,942	2,500,000	48,855,206	5,832,217
Safeguard Insurance Company	CT	524,161,906	442,310,990	3,000,000	81,850,916	2,610,117
Safety National Casualty Corp.	MO	450,881,107	359,978,971	5,000,000	90,902,136	13,287,215
San Francisco Reinsurance Co.	CA	359,050,367	232,342,341	3,921,500	126,708,026	6,473,426
Savers Property & Casualty Ins. Co.	MO	32,234,010	16,694,958	2,500,000	15,539,052	182,576

Kansas Department of Insurance

Scor Reinsurance Company	NY	510,295,788	321,901,604	2,500,000	188,394,184	26,755,050
Sea Ins. Company of America	NY	299,890,262	195,507,872	5,000,000	104,382,391	10,304,713
Seaboard Surety Company	NY	252,566,992	133,907,146	2,500,000	118,659,846	18,048,930
Security Ins. Co. of Hartford	CT	1,038,348,012	719,917,434	14,091,600	318,430,578	37,372,619
Security National Ins. Co.	TX	12,867,845	128,341	3,000,000	12,739,504	554,008
Security Reinsurance Company	CT	162,275,689	98,453,705	2,500,000	63,821,984	1,437,834
Select Insurance Company	TX	63,497,962	40,843,431	2,500,000	22,654,531	4,451,587
Seneca Insurance Co., Inc.	NY	59,066,147	29,316,904	4,800,000	29,749,243	3,460,697
Seven Hills Insurance Co.	NY	11,422,056	2,312,744	3,000,000	9,109,311	735,236
Shelby Insurance Company	OH	269,155,322	198,089,009	8,000,000	71,066,313	6,217,949
Shelter General Insurance Co.	MO	127,368,710	45,124,542	1,250,000	82,244,168	11,817,229
Shelter Reinsurance Company	MO	87,511,611	46,883,863	15,000,000	40,627,748	4,743,646
Signet Reinsurance Company	NE	133,758,949	28,340,472	2,510,000	105,418,477	10,800,392
Sirius Reinsurance Corp.	DE	143,485,801	94,160,738	4,200,000	49,325,063	9,154,344
Skandia America Reinsurance Corp.	DE	1,409,923,118	1,084,406,049	7,500,000	325,517,069	46,228,143
Sorema North America Reinsur. Co.	NY	245,516,713	140,209,743	2,500,000	105,306,970	4,316,100
South Carolina Insurance Co.	SC	153,975,611	136,623,680	2,599,367	17,351,931	(1,476,246)
Southern General Insurance Co.	GA	83,810,856	52,537,242	2,649,732	31,273,614	1,272,525
Southern Insurance Company	TX	9,468,259	2,270,157	1,500,000	7,198,102	(417,165)
St. Paul Fire & Marine Ins. Co.	MN	10,500,199,124	8,685,822,344	20,000,000	1,814,376,779	394,491,307
St. Paul Guardian Ins. Co.	MN	26,559,807	17,564	2,500,000	26,542,243	1,844,510
St. Paul Insurance Co. of IL	IL	381,564,675	291,311,953	2,000,000	90,252,722	15,410,587
St. Paul Mercury Ins. Co.	MN	50,698,978	31,424	2,585,000	50,667,555	3,608,704
St. Paul Property & Casualty Ins. Co.	NE	6,076,257	3,474	1,000,000	6,072,783	389,087
Standard Fire Insurance Co.	CT	2,809,288,356	2,138,361,504	5,000,000	670,926,852	32,361,552

TABLE 10
STOCK FIRE & CASUALTY INSURANCE COMPANIES OF OTHER STATES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT

Company Name	DOM	Total Assets	Total Liabilities	Capital	Surplus	Net Income
Standard Guaranty Ins. Co.	DE	87,816,011	55,893,594	2,526,250	31,922,417	2,315,235
Star Insurance Company	MI	66,405,567	42,726,172	3,000,000	23,679,395	506,723
State Auto Property & Cas. Ins. Co.	SC	269,167,685	190,298,968	3,173,260	78,868,717	9,816,919
State Farm Fire and Cas. Co.	IL	13,173,248,561	9,348,324,335	10,000,000	3,824,924,226	241,113,705
State Farm General Insurance Co.	IL	114,842,213	75,372,110	10,000,000	39,470,103	2,703,142
State National Ins. Co., Inc.	TX	28,936,335	18,003,832	3,250,000	10,932,503	1,519,169
State Surety Company	IA	3,564,460	1,406	1,000,000	3,563,054	144,062
Statesman Insurance Company	IN	56,081,796	42,350,438	3,087,250	13,731,357	(663,593)
Stewart Title Guaranty Co.	TX	239,441,600	125,292,202	8,500,000	105,649,398	14,222,843
Stonewall Insurance Company	AL	176,280,146	126,327,166	2,000,000	49,952,980	4,787,876
Stratford Insurance Company	NH	48,401,308	35,726,435	3,000,000	12,674,873	986,982
Sun Insurance Office of America Inc.	NY	477,735,905	319,559,288	5,000,000	158,176,617	18,547,380
Taisho Marine & Fire Insurance Co.	NY	106,925,453	56,392,523	5,000,000	50,532,930	2,255,347
Texas General Indemnity Co.	CO	12,001,879	2,958,695	1,500,000	9,043,184	731,892
TIC Indemnity Company	GA	6,249,535	406,721	2,500,000	5,842,814	(17,851)
Ticor Title Insurance Co.	CA	218,067,513	147,128,370	30,000,000	40,939,143	21,390,629
Titan Indemnity Company	TX	103,994,923	67,103,849	4,319,951	36,891,074	4,079,056
Title Resources Guaranty Co.	TX	7,981,190	3,119,404	1,000,000	3,861,786	1,176,146
TOA-RE Insurance Co. of America (The)	DE	139,386,013	80,431,702	4,000,000	58,954,311	3,901,185
Tower Insurance Co., Inc.	WI	73,268,770	56,441,083	2,000,000	16,827,687	1,125,766

Kansas Department of Insurance

Toyota Motor Insurance Co.	IA	29,823,077	19,324,435	3,000,000	10,498,642	1,259,608
Traders Insurance Company	MO	4,056,086	1,653,989	1,205,000	2,402,098	(352,283)
Trans Pacific Insurance Co.	NY	36,254,214	17,248,658	5,000,000	19,005,556	1,019,851
Transamerica Countrywide Ins. Co.	CA	20,999,536	5,079,774	3,375,000	15,919,762	(1,977,143)
Transamerica Indemnity Co.	CA	27,692,322	8,069,904	3,290,000	19,622,418	672,020
Transamerica Insurance Company	CA	2,829,236,317	1,965,689,095	3,290,000	863,547,223	(107,398,865)
Transamerica Insurance Co. of MI	MI	65,934,055	41,042,361	6,500,000	24,891,694	4,163,707
Transamerica Ins. Corp. of America	MI	152,978,896	99,273,100	3,000,000	53,705,796	8,852,136
Transamerica Premier Ins. Co.	CA	275,494,118	153,522,774	3,290,000	121,971,344	6,068,714
Transamerica Reinsurance Co.	CT	1,365,990,805	1,036,374,693	3,000,000	329,616,112	59,030,071
Transatlantic Reinsurance Co.	NY	1,766,799,518	1,423,029,150	6,041,655	343,770,368	42,948,032
Transcontinental Ins. Co.	NY	760,243,481	602,994,479	3,000,000	157,249,002	3,079,933
Transit Casualty Co.	MO	0	0	0	0	0
Transport Insurance Company	OH	58,175,453	42,696,193	3,525,000	15,479,260	(1,192,631)
Transportation Insurance Company	IL	357,918,832	301,449,568	3,000,000	56,469,264	(1,463,434)
Travelers Indemnity Company	CT	10,368,760,977	8,122,916,361	10,000,000	2,245,844,616	135,237,729
Travelers Indemnity Co. of America (The)	GA	419,908,199	335,965,495	3,200,000	83,942,704	9,882,651
Travelers Indemnity Co of IL (The)	IL	148,174,585	107,856,347	3,000,000	40,318,238	1,253,678
Travelers Indemnity Co of RI (The)	RI	601,892,958	387,850,777	3,000,000	214,042,181	22,563,578
Travelers Insur. Co. (Cas. Dept) (The)	CT	32,671,642,976	30,861,153,956	100,000,000	1,810,489,020	2,555,251
Trenwick America Reinsurance Corp.	CT	533,781,680	308,879,252	2,500,000	224,902,428	23,554,472
Tri-State Insurance Company	OK	184,647,779	128,831,305	1,500,000	55,816,474	1,418,211
Triad Guaranty Insurance Corporation	IL	78,677,508	24,584,497	3,500,000	54,093,011	3,679,179
Trinity Universal Insurance Company	TX	1,058,392,444	349,940,282	3,250,000	708,452,162	41,052,183
Trustgard Insurance Company	MN	22,975,124	14,233,238	2,000,000	8,741,887	(170,435)

TABLE 10
STOCK FIRE & CASUALTY INSURANCE COMPANIES OF OTHER STATES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT

Company Name	DOM	Total Assets	Total Liabilities	Capital	Surplus	Net Income
Twin City Fire Insurance Company	IN	261,492,349	174,244,733	3,300,000	87,247,614	11,170,249
Ulice Casualty Company	DE	111,964,438	58,194,475	3,000,000	53,769,963	10,005,583
Underwriters Reinsurance Company	NH	809,868,502	562,151,809	3,200,000	247,716,693	29,935,305
Unicare Insurance Company	CA	275,055,650	203,228,944	2,000,000	71,826,706	15,434,205
Unigard Insurance Company	WA	421,583,958	312,192,493	3,000,000	109,391,465	1,988,220
Unigard Security Insurance Company	WA	336,933,394	179,748,443	7,500,000	157,184,951	62,039,349
Union Automobile Insurance Co. (The)	IL	103,622,805	23,294,675	9,569,400	80,328,130	2,553,728
Union Insurance Company	NE	71,034,912	47,774,321	1,405,000	23,260,591	1,997,088
Unione Italiana Reins. Co. of America	NY	75,689,224	38,901,822	4,351,250	36,787,402	1,093,313
United Equitable Insurance Company	IL	20,865,007	11,456,388	2,769,300	9,408,619	(330,989)
United Fire and Casualty Company	IA	340,263,633	228,979,224	16,044,819	111,284,409	6,113,233
United Guaranty Residential Ins. Co.	NC	593,251,700	341,609,917	5,997,300	251,641,783	68,383,998
United Guaranty Res. Ins. Co. of NC	NC	87,872,406	22,342,416	2,000,000	65,529,990	5,583,984
United Pacific Insurance Company	PA	116,298,859	59,629,170	3,000,000	56,669,689	4,873,804
United Reinsurance Corp. of New York	NY	5,348,377	104,818	2,500,000	5,243,559	101,544
United Security Insurance Company	IA	49,196,605	37,142,730	1,600,000	12,053,875	563,632
United Southern Assurance Co.	FL	63,122,807	43,695,025	3,001,780	19,427,782	(3,422,295)
United States Fidelity & Guaranty Co.	MD	8,099,908,201	6,559,054,854	70,579,288	1,540,853,347	196,228,657
United States Fire Insurance Co.	NY	2,983,363,220	2,375,369,764	4,586,262	607,993,456	440,002,905
United Wisconsin Insurance Co.	WI	245,340,335	138,806,580	33,000,000	106,533,755	15,029,869

Kansas Department of Insurance

Universal of Omaha Casualty Ins. Co.	NE	11,688,308	6,020,283	2,000,000	5,668,025	(741,501)
Universal Surety Company	NE	38,275,657	7,359,653	1,454,000	30,916,004	1,523,408
Universal Surety of America	TX	18,992,625	12,714,977	2,500,000	6,277,648	1,757,713
Universal Underwriters Insurance Co.	MO	1,092,769,212	702,737,179	14,960,700	390,032,032	61,120,849
US International Reinsurance Co.	NH	90,039,439	39,374,977	4,200,000	50,664,462	(361,159)
US Speciality Insurance Co.	MD	14,496,015	3,033,632	4,000,000	11,462,383	1,232,982
USAA Casualty Insurance Co.	FL	1,924,792,748	1,396,228,343	4,300,000	528,564,405	62,627,828
Valiant Insurance Co.	IA	27,051,945	173,497	5,000,000	26,878,448	246,567
Valley Forge Insurance Co.	PA	628,364,073	502,669,854	4,200,000	125,694,218	1,696,758
Vanguard Insurance Company	TX	22,198,803	502,332	2,000,000	21,696,471	2,394,046
Vanliner Insurance Co.	AZ	204,330,819	167,662,257	3,000,000	36,668,562	5,872,918
Verex Assurance Inc.	WI	245,455,280	89,954,194	3,425,000	155,501,087	(29,746,790)
Vesta Insurance Corporation	AL	8,781,420	1,391,958	3,000,000	7,389,462	351,217
Victory Reinsurance of America, Inc.	DE	84,092,990	17,651,601	52,500,000	66,441,389	1,390,853
Vigilant Insurance Company	NY	1,274,678,205	956,918,152	3,000,000	317,760,053	98,229,918
Viking Insurance Co. of Wisconsin	WI	235,203,055	155,465,284	3,000,000	79,737,771	4,142,428
Virginia Surety Company, Inc.	IL	868,790,396	667,762,895	3,300,000	201,027,501	59,063,955
Vision Service Plan Insurance Co.	CT	24,694,588	13,301,508	2,500,000	11,393,080	1,579,124
Voyager Guaranty Insurance Co.	MO	38,487,920	27,282,720	1,800,000	11,205,200	2,855,622
Warner Insurance Company	IL	39,446,970	10,310,662	2,000,000	29,136,308	2,624,763
Washington International Ins. Co.	AZ	41,114,646	28,114,579	3,000,300	13,000,067	3,239,196
Wausau Business Insurance Co.	WI	36,649,694	25,715,283	5,900,000	10,934,411	129,293
Wausau Underwriters Insurance Co.	WI	150,930,238	112,018,050	3,500,000	38,912,188	9,349,290
Wesco Insurance Company	DE	69,395,389	56,224,560	2,500,000	13,170,829	8,233,340
West American Insurance Co.	CA	1,687,432,431	1,169,639,586	2,400,000	517,792,846	63,031,147

TABLE 10
STOCK FIRE & CASUALTY INSURANCE COMPANIES OF OTHER STATES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT

Company Name	DOM	Total Assets	Total Liabilities	Capital	Surplus	Net Income
Westchester Fire Insurance Co.	NY	1,122,191,646	853,511,821	2,500,000	268,679,825	16,199,956
Western Agricultural Insurance Co.	AZ	60,034,965	36,702,434	5,714,100	23,332,531	2,514,337
Western Atlantic Reinsurance Corp.	NH	200,983,445	99,892,578	43,500,000	101,090,867	1,797,820
Western Diversified Casualty Ins. Co.	WI	48,734,101	35,444,338	8,547,000	13,289,763	563,769
Western Employers Ins. Co.	CA	0	0	0	0	0
Western Indemnity Insurance Co.	TX	87,275,727	46,791,744	2,500,000	40,483,983	2,608,965
Western States Insurance Co.	IL	82,442,785	64,074,277	1,500,000	18,368,508	1,179,397
Western Surety Company	SD	139,872,440	104,425,082	4,000,000	35,447,358	9,722,453
Westfield Insurance Co.	OH	535,038,492	329,281,226	4,700,000	205,757,265	14,394,556
Westport Insurance Corporation	MO	74,145,770	18,307,365	5,000,000	55,838,405	2,521,344
Wilshire Insurance Company	NC	55,088,185	37,743,160	2,500,000	17,345,025	2,704,425
Windsor Insurance Company	IN	247,939,752	169,969,886	2,500,000	77,969,866	10,304,350
Wisconsin Mortgage Assurance Co.	WI	44,641,114	238,834,316	1,794,735	(194,193,202)	(202,256)
Worldwide Underwriters Insurance Co.	MO	247,533,109	136,008,619	15,000,000	111,524,490	37,440,708
Yasuda Fire & Marine Ins. Co. of Am.	NY	229,264,649	176,923,971	10,000,000	52,340,678	4,207,948
Yosemite Insurance Co.	CA	107,696,479	69,257,616	2,350,000	38,438,863	1,144,125
Zurich American Insurance Co. of Illinois	IL	40,097,602	27,715,453	2,500,000	12,382,149	1,105,501
Zurich Reinsurance Company of America	CT	756,305,788	141,656,260	2,600,000	614,649,528	8,745,183
Totals		450,840,136,106	331,484,565,276	3,685,203,461	119,299,342,412	11,864,068,208

*** ALL FIGURES SHOWN WERE TAKEN FROM THE NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS DATABASE

TABLE 11
STOCK FIRE & CASUALTY INSURANCE COMPANIES OF OTHER COUNTRIES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT

Company Name	DOM	Total Assets	Total Liabilities	Capital	Surplus	Net Income
Frankona Reinsurance Co.—U.S. Branch	MO	317,068,800	209,093,803	0	107,974,998	6,569,516
Generali—U.S. Branch	NY	311,364,223	207,715,323	0	103,648,900	7,779,192
Gerling Global REI Corp. of U.S. Branch	NY	362,112,755	236,502,918	0	125,609,837	5,060,313
Great Lakes Reinsur. Co.—U.S. Branch	NY	157,325,792	105,158,380	0	52,167,412	(973,720)
Munich Reinsurance Co.—U.S. Branch	NY	1,326,606,359	883,308,637	0	443,297,722	22,871,327
Nichido Fire & Marine Ins. Co. Ltd.	NY	58,606,879	34,604,375	0	24,002,504	2,538,109
Sumitomo Mar. & Fire Ins. Co., Ltd.—U.S. Branch	NY	178,358,937	111,344,361	0	67,014,576	873,514
Swiss Reinsurance Company—U.S. Branch	NY	1,203,045,874	864,139,737	0	338,906,137	19,260,322
Tokio Marine & Fire Ins. Co. Ltd.—U.S. Branch	NY	686,774,150	529,841,129	0	156,933,021	18,397,765
Zurich Ins. Co. Ltd.—U.S. Branch	NY	2,830,411,621	2,186,776,917	0	643,634,706	81,998,961
TOTALS		7,431,675,390	5,368,485,580	0	2,063,189,813	164,375,299

*** ALL FIGURES SHOWN WERE TAKEN FROM THE NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS DATABASE

TABLE 12
MUTUAL FIRE & CASUALTY INSURANCE COMPANIES OF OTHER STATES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT

Company Name	DOM	Total Assets	Total Liabilities	Surplus	Net Income
Allendale Mutual Insurance Company	RI	1,300,080,697	604,018,205	696,062,492	36,809,266
Allied Mutual Insurance Company	IA	428,363,337	218,638,998	209,724,340	30,338,029
American Family Mutual Ins. Co.	WI	3,746,445,163	2,448,557,538	1,297,887,625	138,338,391
American Hardware Mutual Ins. Co.	OH	251,439,962	213,095,809	38,344,153	14,415,384
American Manufacturers Mutual Ins. Co.	IL	720,373,603	557,411,740	162,961,863	10,573,984
American Mutual Ins. Co. of Boston	MA	0	0	0	0
American Mutual Liability Ins. Co.	MA	0	0	0	0
American Mutual Reinsurance Co.	IL	0	0	0	0
Amica Mutual Insurance Company	RI	1,834,744,210	1,210,305,327	624,438,883	60,217,874
Arkwright Mutual Insurance Company	MA	1,265,516,348	669,382,502	596,133,846	(491,107)
Atlantic Mutual Insurance Company	NY	1,041,295,514	737,895,773	303,399,741	14,988,040
Auto-Owners Insurance Co.	MI	3,199,601,946	1,970,558,759	1,229,043,187	116,162,943
Brotherhood Mutual Insurance Company	IN	63,927,644	39,325,662	24,601,981	2,477,780
Church Mutual Insurance Company	WI	296,731,288	227,542,170	69,189,118	6,675,564
Columbia Mutual Insurance Company	MO	85,141,046	54,249,270	30,891,776	(573,363)
Cooperative Mutual Insurance Company	NE	9,044,462	1,553,569	7,490,893	100,213
Country Mutual Insurance Company	IL	1,240,010,393	703,392,068	536,618,325	33,506,314
Electric Mutual Liability Ins. Co.	MA	1,023,944,452	788,294,812	235,649,640	10,458,644
Employers Ins. of Wausau, A Mutual Co.	WI	3,268,552,790	2,811,650,523	456,902,267	76,002,094
Employers Mutual Casualty Company	IA	904,147,590	628,822,687	275,324,903	24,110,937

Kansas Department of Insurance

Equity Mutual Insurance Company	MO	38,289,008	32,019,804	6,269,204	453,077
Farmers Casualty Company—Mutual	IA	16,589,780	9,827,622	6,762,158	840,044
Farmers Mutual Hail Ins. Co. of Iowa	IA	170,181,550	83,814,321	86,367,229	(2,794,085)
Farmers Mutual Insurance Co. of Nebraska	NE	145,265,516	62,435,543	82,829,973	(474,983)
Farmland Mutual Insurance Company	IA	187,575,800	128,486,856	59,088,944	3,248,345
Federated Mutual Insurance Company	MN	1,902,959,326	1,419,321,485	483,637,843	50,920,707
Florists Mutual Insurance Company	IL	121,455,520	91,614,882	29,840,638	(3,661,892)
Goodville Mutual Casualty Company	PA	19,548,233	13,525,990	6,022,243	1,377,495
Grain Dealers Mutual Ins. Co.	IN	89,621,545	54,843,595	34,777,950	896,021
Greater New York Mutual Ins. Co.	NY	424,196,248	303,914,699	120,281,549	5,844,665
Harleysville Mutual Insurance Co.	PA	799,469,655	532,153,446	267,316,209	11,847,724
Heritage Mutual Insurance Company	WI	397,476,372	299,028,933	98,447,439	8,513,741
IMT Insurance Company—Mutual	IA	85,448,714	53,507,475	31,941,239	3,218,947
Indiana Lumbermens Mutual Ins. Co.	IN	97,588,845	69,331,218	28,257,627	2,819,456
Iowa Mutual Insurance Company	IA	55,581,089	42,576,441	13,004,648	1,435,730
Jewelers Mutual Insurance Company	WI	57,903,724	27,891,535	30,012,189	2,901,544
Liberty Mutual Fire Insurance Co.	MA	2,037,911,272	1,663,580,655	374,330,617	34,424,438
Liberty Mutual Insurance Company	MA	16,982,389,968	14,312,301,565	2,670,088,403	240,320,875
Lititz Mutual Insurance Company	PA	77,747,879	20,482,422	57,265,457	742,931
Lumber Mutual Insurance Company	MA	164,608,320	102,914,330	61,693,990	3,712,662
Lumbermens Mutual Casualty Company	IL	7,277,932,511	5,560,184,608	1,717,747,903	118,107,985
Merchants Bonding Company (Mutual)	IA	19,867,711	9,015,796	10,851,915	593,943
Michigan Millers Mutual Ins. Co.	MI	186,429,914	109,967,109	76,462,804	359,415
Michigan Mutual Insurance Company	MI	936,529,017	660,011,362	276,517,655	63,518,015
Midwest Mutual Insurance Company	IA	91,580,893	56,200,602	35,380,292	4,770,811

TABLE 12
MUTUAL FIRE & CASUALTY INSURANCE COMPANIES OF OTHER STATES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT

Company Name	DOM	Total Assets	Total Liabilities	Surplus	Net Income
Millers Mutual Ins. Assn. of IL	IL	146,015,229	104,166,289	41,848,940	(3,693,816)
Millers Mutual Insurance Company	PA	39,301,156	11,118,075	28,183,081	1,032,307
Mutual Protective Insurance Company	NE	112,757,529	72,626,170	40,131,358	2,008,601
Mutual Service Casualty Insurance Co.	MN	302,919,184	206,535,517	96,383,667	5,774,218
National Chiropractic Mutual Ins. Co.	IA	221,069,279	167,501,994	53,567,285	12,631,267
Nationwide Mutual Fire Insurance Co.	OH	1,997,008,789	1,441,729,371	555,279,418	36,314,389
Nationwide Mutual Insurance Company	OH	11,452,314,116	8,129,369,795	3,322,944,321	231,081,894
Oklahoma Farm Bureau Mutual Ins. Co.	OK	117,722,088	74,026,458	43,695,630	1,815,534
Osteopathic Mutual Ins. Co. Risk Ret. Grp.	TN	0	0	0	0
Pennsylvania Millers Mutual Insurance Co.	PA	83,371,193	46,112,357	37,258,837	(898,884)
Penn. National Mutual Casualty Ins. Co.	PA	841,636,957	652,697,693	188,939,264	28,491,687
Pharmacists Mutual Insurance Company	IA	48,042,625	33,008,324	15,034,301	2,240,426
PIE Mutual Insurance Company	OH	361,416,157	310,021,025	51,395,129	2,779,642
Preferred Risk Mutual Insurance Co.	IA	410,050,932	286,444,378	123,606,554	9,632,735
Professional Mutual Insurance Company Risk Ret.	MO	7,558,634	7,566,077	(7,443)	(2,537,177)
Protection Mutual Insurance Company	IL	603,919,649	266,105,775	337,813,874	37,016,386
Sentry Insurance, A Mutual Company	WI	2,610,735,893	1,657,718,226	953,017,666	39,864,375
Shelter Mutual Insurance Company	MO	841,653,340	410,526,277	431,127,063	20,406,805
State Automobile Mutual Ins. Co.	OH	861,063,893	526,193,985	334,869,908	25,371,766
State Farm Mutual Automobile Ins. Co.	IL	47,536,977,929	26,267,244,560	21,269,733,369	1,741,864,040

Union Mutual Ins. Co. of Providence	RI	28,195,802	20,376,222	7,819,580	808,206
Utica Mutual Insurance Company	NY	1,311,617,110	1,045,267,877	266,349,234	37,876,133
TOTALS		122,998,856,339	81,340,004,151	41,658,852,187	3,357,929,132

*** ALL FIGURES SHOWN WERE TAKEN FROM THE NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS DATABASE

TABLE 13
 RECIPROCAL INTER-INSURANCE EXCHANGE
 FINANCIAL INFORMATION FROM ANNUAL STATEMENT

Company Name	DOM	Total Assets	Total Liabilities	Surplus	Net Income
Automobile Club Inter-Ins. Exch.	MO	72,062,738	42,201,550	29,861,188	1,534,283
Casualty Reciprocal Exchange	MO	119,181,748	100,956,877	18,224,871	60,106
Doctors Company, An Interinsurance Exch.	CA	763,112,270	572,897,554	190,214,716	13,083,625
Farmers Insurance Exchange	CA	8,143,110,721	6,249,548,623	1,893,562,099	451,123,422
Fire Insurance Exchange	CA	1,230,401,218	970,409,486	259,991,731	60,139,298
Lumbermens Underwriting Alliance	MO	259,223,481	197,778,550	61,444,931	415,331
Lutheran Benevolent Ins. Exchange	MO	9,791,497	5,839,886	3,951,611	596,571
National Insurance Association	IN	61,208,811	39,954,876	21,253,935	308,629
National Insurance Underwriters	MO	4,059,074	516,200	3,542,874	62,655
Nau Country Insurance Co.	MN	6,847,102	2,644,460	4,202,642	(1,558,152)
Prairie State Farmers Ins. Assoc.	IL	13,145,823	5,972,588	7,173,235	(25,606)
Reciprocal Exchange	MO	45,747,507	37,590,938	8,156,569	29,316
Truck Insurance Exchange	CA	1,221,885,880	949,731,521	272,154,360	61,085,846
United Services Automobile Assoc.	TX	7,486,439,779	3,975,518,014	3,510,921,766	345,895,829
TOTALS		19,436,217,649	13,151,561,123	6,284,656,528	932,751,153

*** ALL FIGURES SHOWN WERE TAKEN FROM THE NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS DATABASE

TABLE 14
KANSAS BUSINESS OF
FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

		Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Prem. Writ. to Loss Paid	Prem. Earn to Loss Incr.	Dividends Paid
1.1	Fire	37,563	35,876	30,006	28,508	79.9	79.5	182
1.2	Credit Fire	716	671	- 473	441	66.2	65.6	0
2.1	Extended Coverage	31,330	30,088	31,521	30,975	100.6	103.0	54
2.2	Flood	938	771	2,080	2,146	221.6	278.2	0
2.3	Growing Crops (Crop-Hail)	37,671	37,638	45,545	45,663	120.9	121.3	0
2.4	Additional Perils on Growing Crops	33,989	32,135	40,050	35,180	117.8	109.5	0
2.5	Other Allied Lines	1,944	1,834	1,302	1,400	67.0	76.3	0
3.	Farmowners Multiple Peril	48,316	46,208	38,434	39,082	79.5	84.6	0
4.	Homeowners Multiple Peril	241,746	227,005	274,666	268,478	113.6	118.3	197
5.1	Commercial Mult. Peril—Non-Liability	96,638	93,368	89,440	106,590	92.6	114.2	112
5.2	Commercial Mult. Peril—Liability	60,845	60,157	22,658	30,913	37.2	51.4	65
6.	Mortgage Guaranty	15,391	14,837	8,010	7,928	52.0	53.4	0
8.	Ocean Marine	1,493	1,414	420	502	28.2	35.5	4
9.	Inland Marine	55,513	53,254	30,636	36,816	55.2	69.1	54
10.	Financial Guaranty	5,697	5,230	176-	203-	3.1-	3.9-	0
11.	Medical Malpractice	34,818	34,356	11,377	18,812	32.7	54.8	131
12.	Earthquake	1,863	1,851	11	5	.6	.3	2
13.	Group Accident & Health	42,990	42,689	34,494	34,045	80.2	79.8	0
14.	Credit A & H (Group & Individual)	327	304	112	94	34.5	31.2	0
15.1	Collectively Renewable A & H	226	513	1,852	565	817.3	110.2	0
15.2	Non-Cancellable A & H	61	63	23	30	38.2	48.6	0
15.3	Guaranteed Renewable A & H	7,633	7,697	5,500	5,732	72.1	74.5	0

One Hundred Twenty-Fourth Annual Report

		Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Prem. Writ. to Loss Paid	Prem. Earn to Loss Incr.	Dividends Paid
15.4	Non-Renewable for Stated Reasons Only	18,987	18,590	12,296	13,978	64.8	75.2	1
15.5	Other Accident Only	353	392	84	95	23.8	24.3	0
15.6	All Other A & H	14,685	14,395	7,581	8,724	51.6	60.6	0
16.1	Workers' Compensation (Basic)	367,030	365,646	220,091	231,228	60.0	63.2	4,328
16.2	Workers' Compensation (Excess)	4,960	4,869	176	1,742	3.6	35.8	0
17.	Other Liability	132,651	129,445	66,591	63,860	50.2	49.3	346
18.	Products Liability	29,601	29,517	7,642	10,255	25.8	34.7	55
19.1	P.P. Auto No-Fault (P.I.P.)	67,389	65,339	50,183	52,104	74.5	79.7	52
19.2	Other P.P. Auto Liability	360,869	349,860	234,377	249,231	64.9	71.2	655
19.3	Com. Auto No-Fault (P.I.P.)	3,248	3,199	1,410	1,548	43.4	48.4	2
19.4	Other Com. Auto Liability	106,856	102,963	59,703	67,947	55.9	66.0	275
21.1	P.P. Auto. Phy. Damage	356,087	348,636	271,402	266,649	76.2	76.5	696
21.2	Com. Auto. Phy. Damage	54,889	53,317	38,269	37,387	69.7	70.1	139
22.1	Aircraft Liability	6,600	6,394	7,868	4,519	119.2	70.7	0
22.2	Aircraft Phys. Damage	5,659	5,315	26,458	26,309	467.5	494.9	0
23.	Fidelity	9,598	9,852	6,848	6,001	71.3	60.9	5
24.	Surety	18,650	18,660	2,025	1,885	10.9	10.1	0
25.	Glass	200	207	63	41	31.8	19.8	1
26.	Burglary and Theft	2,491	2,505	492	262	19.8	10.5	7
27.	Boiler and Machinery	4,811	4,882	2,991	2,800	62.2	57.4	3
28.	Credit	2,426	3,202	592	823	24.4	25.7	0
29.	Title	15,670	12,624	489	580	3.1	4.6	0
31.	Aggregate Write-Ins	10,127	12,034	12,733	12,666	125.7	105.3	82
	TOTAL	2,351,568	2,289,825	1,698,820	1,754,358	72.2	76.6	7,461

TABLE 15
PREMIUMS AND LOSSES OF
FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Prem. Writ. to Loss Paid	Prem. Earn. to Loss Inc.	Ern. Prem. to Statewide	Dividends Paid
Acceleration National Insurance Co.	23-	209	222	121	.0	57.8	.0	0
Acstar Insurance Company	42	15	0	1	.0	5.7	.0	0
Aetna Casualty & Surety Co. of America	2,646	2,722	469	1,078	17.7	39.6	.1	0
Aetna Casualty & Surety Co. of Illinois	62-	9-	5,049	3,256	.0	.0	.0	0
Aetna Casualty and Surety Company	20,514	19,747	12,329	9,753	60.1	49.4	.9	0
Aetna Casualty Company	71	71	0	0	.0	.0	.0	0
Aetna Casualty Company of Connecticut	145	161	29	44	20.0	27.1	.0	0
Aetna Commercial Insurance Company	7	7	0	3	2.1	36.5	.0	0
Aetna Insurance Company	0	0	3-	3-	.0	.0	.0	0
Affiliated FM Insurance Company	1,354	1,284	527	34	38.9	2.6	.1	0
Agri General Insurance Company	56	56	15	17	26.4	29.9	.0	0
Agricultural Insurance Company	1,040	884	127	1,265	12.2	143.1	.0	0
AIU Insurance Company	991	1,000	398	353	40.2	35.3	.0	0
Alaska Pacific Assurance Company	0	0	0	0	.0	.0	.0	0
Albany Insurance Company	193	193	153	148	79.4	76.5	.0	0
Alexander Hamilton Ins. Co. of America	14	14	2	3	16.4	23.2	.0	0
Allendale Mutual Insurance Company	6,906	6,409	10,815	13,470	156.6	210.2	.3	0
Alliance Indemnity Company	2,576	1,208	1,782	2,007	69.2	166.2	.1	0
Alliance Insurance Company, Inc.	6,726	6,557	5,702	4,485	84.8	68.4	.3	0
Allianz Insurance Company	1,293	689	2,251	4,564	174.1	662.2	.0	0

One Hundred Twenty-Fourth Annual Report

TABLE 15
PREMIUMS AND LOSSES OF
FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Prem. Writ. to Loss Paid	Prem. Earn. to Loss Inc.	Em. Prem. to Statewide	Dividends Paid
Allied Mutual Insurance Company	31,917	30,682	17,129	19,662	53.7	64.1	1.3	307
Allied Property & Casualty Ins. Company	1,749	1,534	1,478	1,616	84.5	105.3	.1	0
Allstate Indemnity Company	5,527	5,253	3,214	2,926	58.2	55.7	.2	0
Allstate Insurance Company	40,906	40,575	37,847	36,913	92.5	91.0	1.8	0
Allstate Property & Casualty Ins. Co.	0	0	0	0	.0	.0	.0	0
Ambac Indemnity Corporation	2,253	2,569	0	0	.0	.0	.1	0
Amco Insurance Company	13,777	13,234	9,010	9,089	65.4	68.7	.6	0
American Alliance Insurance Company	1-	36	26	187-	.0	527.3-	.0	0
American and Foreign Insurance Co.	559	467	134	199	24.0	42.6	.0	0
American Automobile Insurance Co.	2,707	3,208	2,051	2,599	75.8	81.0	.1	4
American Bankers Ins. Co. of Florida	4,679	4,467	3,741	4,233	79.9	94.8	.2	0
American Bonding Company	189	180	32	134	16.9	74.3	.0	0
American Casualty Co. of Reading, PA	4,111	4,279	3,236	4,100	78.7	95.8	.2	0
American Centennial Insurance Company	495	435	83	88	16.8	20.3	.0	0
American Central Insurance Company	5-	5-	0	0	.0	.0	.0	0
American Continental Insurance Co.	112	108	0	7-	.0	6.8-	.0	0
American Credit Indemnity Co.	392	414	25	37-	6.3	9.0-	.0	0
American Eagle Insurance Company	1,664	1,402	1,362	1,664	81.8	118.7	.1	0
American Economy Insurance Company	14,272	14,574	11,582	8,977	81.2	61.6	.6	87
American Empire Insurance Company	0	0	0	0	.0	.0	.0	0

Kansas Department of Insurance

American Employers Insurance Company	2,234	2,080	2,241	1,751	100.3	84.2	.1	0
American Family Home Insurance Co.	0	0	0	0	.0	.0	.0	0
American Family Mutual Insurance Co.	111,180	106,666	82,702	88,953	74.4	83.4	4.7	0
American Fidelity Insurance Company	67	319	422	185	631.5	57.9	.0	0
American Fire & Casualty Company	1,352	1,370	2,028	2,210	150.1	161.3	.1	11
American General Property Insurance Co.	76	73	37	38	48.7	51.2	.0	0
American Growers Insurance Company	4,424	4,424	9,056	7,708	204.7	174.2	.2	0
American Guarantee & Liability Ins. Co.	1,524	1,408	520	495	34.1	35.2	.1	21
American Hardware Mutual Insurance Co.	292	299	110	146	37.8	48.9	.0	0
American Home Assurance Company	633	1,334	559	1,291	88.3	96.7	.1	0
American Insurance Company	4,014	3,957	2,120	2,295	52.8	58.0	.2	0
American Live Stock Insurance Co.	149	131	87	111	58.6	84.5	.0	0
American Manufacturers Mutual Ins. Co.	2,355	2,634	1,316	2,333	55.9	88.6	.1	240
American Modern Home Insurance Co.	1,077	976	827	968	76.8	99.2	.0	0
American Motorists Insurance Company	5,851	5,860	5,892	4,411	100.7	75.3	.3	154-
American National Fire Insurance Co.	1,456	1,631	1,620	2,947	111.3	180.7	.1	0
American National General Insurance Co.	102	98	74	58	71.9	59.0	.0	0
American National Property & Cas. Co.	1,235	1,213	897	666	72.6	54.9	.1	0
American Policyholders Insurance Co.	0	0	0	0	.0	.0	.0	0
American Professionals Insurance Co.	0	1	0	34-	.0	6,630.6-	.0	0
American Protection Insurance Co.	1,123	1,266	387	247	34.5	19.5	.1	21
American Reliable Insurance Company	3,925	4,065	1,972	3,263	50.2	80.3	.2	0
American Road Insurance Company	1,653	3,690	4,759	4,653	287.8	126.1	.2	0
American Security Insurance Co.	1,969	2,260	597	465	30.3	20.6	.1	0
American Standard Insurance Co. of WI	27,757	27,129	18,062	19,796	65.1	73.0	1.2	0
American States Insurance Co. of TX	325	345	495	402	152.2	116.7	.0	0
American States Insurance Company	25,457	26,163	17,927	14,614	70.4	55.9	1.1	0
American States Preferred Insurance Co.	9,669	8,843	7,775	7,335	80.4	82.9	.4	0
American Title Insurance Company	50	39	9	85-	18.5	215.3-	.0	0
American Zurich Insurance Company	310	257	101	25	32.7	9.8	.0	0

TABLE 15
PREMIUMS AND LOSSES OF
FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Prem. Writ. to Loss Paid	Prem. Earn. to Loss Inc.	Em. Prem. to Statewide	Dividends Paid
Amex Assurance Company	245	244	204	228	83.4	93.8	.0	0
Amica Mutual Insurance Company	367	358	259	166	70.6	46.4	.0	68
Amwest Surety Insurance Company	522	476	179	59-	34.2	12.3-	.0	0
Ansvar America Insurance Company	73	86	326	100	445.4	115.9	.0	0
Argonaut Insurance Company	174	200	80	220	46.3	109.8	.0	0
Argonaut-Midwest Insurance Company	470	627	664	60	141.1	9.5	.0	0
Arkwright Mutual Insurance Company	1,738	2,017	3,122	2,405	179.7	119.2	.1	0
Armed Forces Insurance Exchange	1,961	1,916	1,312	975	66.9	50.9	.1	0
Associated Indemnity Corporation	2,140	1,991	933	1,631	43.6	81.9	.1	8
Associates Insurance Company	1,128	845	221	210	19.6	24.8	.0	0
Assurance Company of America	3,264	2,782	1,300	1,860	39.8	66.8	.1	24
Athena Assurance Company	0	0	0	0	.0	.0	.0	0
Atlanta Casualty Company	4,748	3,817	2,218	2,862	46.7	75.0	.2	0
Atlanta International Insurance Co.	0	0	0	0	.0	.0	.0	0
Atlantic Insurance Company	577	441	340	434	58.9	98.4	.0	0
Atlantic Mutual Insurance Co.	1,188	1,326	519	311	43.7	23.4	.1	0
Atlas Assurance Co. of America	41	42	5	17	12.4	39.8	.0	0
Atlas Insurance Company	110	117	38	54	34.6	46.3	.0	1
Auto Club Family Insurance Co.	197	117	69	70	35.3	60.3	.0	0
Automobile Club Inter-Ins. Exch.	3,697	3,550	2,693	2,689	72.8	75.7	.2	0

Kansas Department of Insurance

Automobile Ins. Co. of Hartford, Conn.	501	579	248	826	49.6	142.7	.0	1
Avermco Insurance Company	452	404	442	351	97.7	86.9	.0	0
Balboa Insurance Company	347	441	256	260	73.9	59.0	.0	0
Bankers and Shippers Insurance Company	102	116	101	104	99.8	89.5	.0	0
Bankers Multiple Line Insurance Co.	273	280	287	283	105.5	101.1	.0	0
Bankers Standard Insurance Company	306	309	512	406	167.4	131.6	.0	0
BCS Insurance Company	105	112	36	36	33.7	32.0	.0	0
Beacon Insurance Company of America	169	293	263	303	155.2	103.6	.0	0
Benchmark Insurance Company	12,522	12,522	10,860	10,665	86.7	85.2	.5	0
Birmingham Fire Insurance Co. of PA	609	642	117	544	19.3	84.7	.0	0
Bituminous Casualty Corporation	3,314	3,261	2,012	1,613	60.7	49.4	.1	0
Bituminous Fire & Marine Ins. Co.	652	682	2,162	1,949	331.4	285.8	.0	0
Blue Ridge Insurance Company	198	149	105	93	52.7	62.7	.0	0
Bond Safeguard Insurance Company	0	0	0	0	.0	.0	.0	0
Boston Old Colony Insurance Co.	98	69	131	288	133.6	418.8	.0	0
Bremen Farmers Mutual Insurance Co.	8,909	8,122	7,462	7,808	83.8	96.1	.4	0
Brotherhood Mutual Insurance Company	894	848	621	789	69.5	93.0	.0	0
California Compensation Ins. Co.	20-	20-	3-	131-	.0	.0	.0	1
Calvert Insurance Company	15	3	0	5-	.0	161.6-	.0	0
Camden Fire Insurance Association	109	141	68	163	62.2	115.1	.0	0
Canal Insurance Company	1,091	841	391	359	35.9	42.7	.0	0
Capital Guaranty Insurance Company	185	0	0	0	.0	.0	.0	0
Capitol Indemnity Corporation	121	101	4	5	3.6	5.3	.0	0
Carolina Casualty Insurance Co.	1,112	924	676	158-	60.8	17.1-	.0	0
Casualty Reciprocal Exchange	1,009	1,005	908	774	90.0	77.1	.0	18
Centennial Insurance Company	1,248	1,342	1,640	1,656	131.4	123.4	.1	27
Central National Ins. Co. of Omaha	1-	1-	0	513-	.0	.0	.0	0
Central States Indemnity Co. of Omaha	635	635	140	178	22.0	28.0	.0	0
Centurion Casualty Company	41	35	27	26	66.3	74.8	.0	0
Century Indemnity Company	22	47	65	60	291.6	127.0	.0	0

TABLE 15
PREMIUMS AND LOSSES OF
FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Prem. Writ. to Loss Paid	Prem. Earn. to Loss Inc.	Em. Prem. to Statewide	Dividends Paid
Charter Oak Fire Insurance Company	1,742	1,979	1,153	842	66.2	42.5	.1	0
Chicago Insurance Company	428	411	176	62-	41.1	15.1-	.0	0
Chicago Title Insurance Co. of Oregon	0	0	11	13	.0	.0	.0	0
Chicago Title Insurance Company	4,561	4,410	177	236	3.9	5.4	.2	0
Chrysler Insurance Company	1,486	1,475	1,800	2,043	121.1	138.5	.1	0
Church Insurance Company	271	278	161	210	59.2	75.6	.0	0
Church Mutual Insurance Company	2,927	3,050	3,024	2,806	103.3	92.0	.1	83
Cigna Fire Underwriters Insurance Co.	2,599	2,655	196	382	7.5	14.4	.1	0
Cigna Insurance Company	446	332	131	162	29.3	48.7	.0	0
Cigna Property & Casualty Insurance Co.	6,857	6,849	468	126	6.8	1.8	.3	4
CIM Insurance Corporation	490	1,034	543	473	110.9	45.7	.0	0
Cimarron Insurance Company, Inc.	8,754	8,669	7,481	7,503	85.5	86.5	.4	0
Cincinnati Casualty Company	2,004	1,890	981	2,120	49.0	112.2	.1	0
Cincinnati Indemnity Company (The)	11	8	0	0	.2	.3	.0	0
Cincinnati Insurance Company	5,375	4,669	2,734	3,882	50.9	83.1	.2	20
Citizens Insurance Co. of America	3,994	3,685	2,144	3,549	53.7	96.3	.2	2
City Insurance Company	14-	14-	7-	37-	.0	.0	.0	0
Clarendon National Insurance Co.	405	597	419	131	103.4	22.0	.0	0
Colonia Insurance Company	117	67	104	229	89.0	343.6	.0	0
Colonial American Casualty & Surety Co.	78	91	113	72	145.4	79.0	.0	0

Kansas Department of Insurance

Colonial Insurance Co. of California	1,620	1,660	1,356	1,331	83.7	80.2	.1	0
Colonial Penn Franklin Insurance Co.	201	200	148	198	73.6	99.0	.0	0
Colonial Penn Insurance Company	753	735	498	443	66.1	60.3	.0	0
Columbia Mutual Insurance Company	3,439	3,206	3,805	3,228	110.6	100.7	.1	0
Columbia National Insurance Company	15	14	13	19	81.3	136.7	.0	0
Columbian National Title Insurance Co.	2,724	0	14	45	.5	.0	.0	0
Commerce and Industry Insurance Co.	631	488	157	234	24.8	48.0	.0	0
Commercial Ins. Co. of Newark, N.J.	35	35	0	12	.0	34.8	.0	0
Commercial Loan Insurance Corp.	6	25	0	2-	.0	6.0-	.0	0
Commercial Union Insurance Company	10,049	10,104	6,366	9,763	63.3	96.6	.4	0
Commercial Union Midwest Ins. Co.	3,767	3,030	1,550	2,310	41.1	76.2	.1	0
Commonwealth General Insurance Co.	26	98	153	207	580.2	210.7	.0	0
Commonwealth Land Title Insurance Co.	1,397	1,403	40	55-	2.9	3.9-	.1	0
Commonwealth Mortgage Assurance Co.	1,346	1,259	76	60	5.6	4.7	.1	0
Connecticut General Fire & Cas. Ins. Co.	0	0	0	0	.0	.0	.0	0
Connecticut Indemnity Company	39	1,020	31	16-	79.7	1.6-	.0	0
Connie Lee Insurance Company	0	0	0	0	.0	.0	.0	0
Continental Casualty Company	26,030	24,392	19,413	12,740	74.6	52.2	1.1	0
Continental Insurance Company	21,957	22,341	27,749	25,757	126.4	115.3	1.0	0
Continental National Indemnity Co.	94	54	10	10	10.5	18.7	.0	0
Continental Western Casualty Company	625	733	367	576	58.6	78.6	.0	0
Continental Western Insurance Co.	12,833	12,794	6,193	6,860	48.3	53.6	.6	308
Contractors Bonding and Insurance Co.	3	2	0	0	.0	.0	.0	0
Cornhusker Casualty Company	98	68	4	17	3.8	24.5	.0	0
Country Casualty Insurance Company	230	207	247	387	107.7	187.5	.0	0
Country Mutual Insurance Company	1,713	1,558	1,461	1,626	85.3	104.4	.1	0
Country Preferred Insurance Company	0	0	2-	2-	.0	.0	.0	0
Credit General Insurance Company	288	276	0	51	.0	18.6	.0	0
Cumis Insurance Society, Inc.	2,834	2,877	764	1,452	26.9	50.5	.1	0
Dairyland Insurance Company	6,801	6,777	3,801	4,460	55.9	65.8	.3	0

TABLE 15
PREMIUMS AND LOSSES OF
FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Prem. Writ. to Loss Paid	Prem. Earn. to Loss Inc.	Em. Prem. to Statewide	Dividends Paid
Dependable Insurance Company, Inc.	59	63	28	0	48.1	.3-	.0	0
Depositors Insurance Company	820	638	443	370	54.1	58.0	.0	0
Diamond State Insurance Company	9	9	34	39	362.4	424.5	.0	0
Doctors' Company, An Interins. Exch.	0	0	0	0	.0	.0	.0	0
Eagle American Insurance Company	0	0	0	0	.0	.0	.0	0
Economy Fire & Casualty Company	508	720	723	83	142.5	11.5	.0	0
Economy Preferred Insurance Company	1,368	1,887	3,470	2,310	253.6	122.4	.1	0
Electric Insurance Company	46	31	13	15	27.5	49.4	.0	0
Electric Mutual Liability Ins. Co.	951	951	460	564	48.4	59.3	.0	1
Emcasco Insurance Company	3,159	3,536	2,629	2,286	83.2	64.7	.2	0
Empire Fire & Marine Insurance Co.	1,475	1,215	552	1,437	37.4	118.3	.1	0
Employers Fire Insurance Company	1,005	940	594	651	59.1	69.2	.0	0
Employers Ins. of Wausau, A Mutual Co.	22,461	22,231	10,740	12,338	47.8	55.5	1.0	226
Employers Mutual Casualty Company	32,738	31,986	14,962	15,340	45.7	48.0	1.4	1,004
Employers Reinsurance Corporation	5,973	5,806	2,074	1,928	34.7	33.2	.3	0
Equity Mutual Insurance Company	2,695	2,957	2,377	2,509	88.2	84.8	.1	0
Farm & City Insurance Company	1,513	1,500	1,069	1,432	70.6	95.4	.1	0
Farm Bureau Mutual Ins. Co., Inc.	148,368	146,093	117,322	114,522	79.1	78.4	6.4	0
Farmers Alliance Mutual Ins. Co.	34,993	35,325	34,072	31,151	97.4	88.2	1.5	0
Farmers and Merchants Ins. Co.	1,385	1,421	864	789	62.3	55.5	.1	0

Kansas Department of Insurance

Farmers Casualty Company—Mutual	8,167	8,071	5,305	5,184	65.0	64.2	.4	0
Farmers Hail Insurance Company	38	38	56	56	146.2	146.2	.0	0
Farmers Insurance Company, Inc.	98,947	92,899	84,964	81,192	85.9	87.4	4.1	0
Farmers Insurance Exchange	4,451	4,159	4,028	3,435	90.5	82.6	.2	0
Farmers Mutual Hail Ins. Co. of IA	19	21	30	30	154.6	143.6	.0	0
Farmers Mutual Insurance Company	1,487	1,463	946	774	63.6	52.9	.1	0
Farmington Casualty Company	3,323	3,286	2,060—	1,352	62.0—	41.2	.1	0
Farmland Mutual Insurance Company	11,477	11,502	6,838	6,530	59.6	56.8	.5	0
Federal Insurance Company	15,445	14,499	15,334	8,572	99.3	59.1	.6	0
Federated Mutual Insurance Company	29,950	28,678	18,738	20,634	62.6	72.0	1.3	53
Federated Rural Electric Ins. Corp.	1,971	1,973	1,496	158	75.9	8.0	.1	0
Federated Service Insurance Company	0	0	0	0	.0	.0	.0	0
FFG Insurance Company	0	0	0	0	.0	.0	.0	0
FG Insurance Corporation	2	2	0	1	12.0	39.6	.0	0
Fidelity & Guaranty Ins. Underwriters	5,557	5,916	6,778	3,807	122.0	64.4	.3	135
Fidelity & Guaranty Insurance Co.	7,702	7,771	7,397	6,804	96.0	87.6	.3	0
Fidelity and Casualty Co. of NY	12,535	13,919	9,723	11,655	77.6	83.7	.6	0
Fidelity and Deposit Co. of Maryland	4,951	4,803	2,347	2,707	47.4	56.4	.2	0
Financial Guaranty Insurance Company	836	411	0	0	.0	.0	.0	0
Financial Security Assur. Internat'l, Inc.	14	18	0	0	.0	.0	.0	0
Financial Security Assurance, Inc.	52	139	0	0	.0	.0	.0	0
Fire & Casualty Ins. Co. of CT	941	934	478	281—	50.8	30.1—	.0	0
Fire Insurance Exchange	0	0	0	0	.0	.0	.0	0
Fireman's Fund Ins. Co. of NE	262	134	36	75	13.9	56.1	.0	0
Fireman's Fund Ins. Co. of WI	2,500	1,309	1,192	2,574	47.7	196.6	.1	0
Fireman's Fund Insurance Company	3,558	3,059	959	663	27.0	21.7	.1	0
Firemark Insurance Company	0	0	0	0	.0	.0	.0	0
Firemen's Ins. Co. of Newark, NJ	4,789	4,783	1,766	1,820	36.9	38.1	.2	0
First American Insurance Company	315	316	137	132	43.4	41.8	.0	0
First American Title Ins. Co. of NY	941	891	0	0	.0	.0	.0	0

TABLE 15
PREMIUMS AND LOSSES OF
FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Prem. Writ. to Loss Paid	Prem. Earn. to Loss Inc.	Em. Prem. to Statewide	Dividends Paid
First Community Insurance Company	17	18	6	5	34.0	29.5	.0	0
First Financial Insurance Company	53	43	3	8-	5.5	18.6-	.0	0
First Liberty Insurance Corporation	0	0	0	0	.0	.0	.0	0
First Marine Insurance Company	64	61	9	8	14.5	13.3	.0	0
First National Ins. Co. of America	1,835	1,756	1,195	855	65.1	48.7	.1	0
Florists Mutual Insurance Company	129	116	68	58	52.8	50.0	.0	0
Foremost Insurance Company	1,794	2,060	2,869	2,756	159.9	133.8	.1	0
Foremost Property & Casualty Ins. Co.	302	262	578	577	191.3	220.4	.0	0
Foremost Signature Insurance Company	878	749	1,724	1,715	196.3	229.0	.0	0
Forum Insurance Company	660	661	196	201	29.6	30.4	.0	0
Fremont Indemnity Company	3	4	0	0	.0	4.3-	.0	0
Frontier Insurance Company	181	137	109	74	60.0	53.8	.0	0
Gan North American Insurance Co.	5	4	0	1	.0	20.7	.0	0
GE Residential Mort. Ins. Corp. of NC	7	9	0	1	.0	15.0	.0	0
Geico Casualty Company	397	433	306	364	76.9	84.2	.0	0
Geico General Insurance Co.	338	322	219	260	64.8	80.8	.0	0
Geico Indemnity Company	1,173	1,204	837	885	71.4	73.4	.1	0
General Accident Ins. Co. of America	2,193	2,230	1,119	1,284	51.0	57.6	.1	0
General Casualty Co. of Wisconsin	8,683	8,991	5,895	5,566	67.9	61.9	.4	0
General Casualty Company of Illinois	206	198	89	154	43.3	77.4	.0	3

Kansas Department of Insurance

General Electric Home Equity Ins. Corp.	0	0	0	0	.0	.0	.0	0
General Electric Mort. Ins. Corp. of NC	15	19	0	10-	3.0	50.5-	.0	0
General Electric Mort. Ins. Corp.	3,296	3,156	317	217	9.6	6.9	.1	0
General Insurance Co. of America	690	599	605	114	87.7	19.1	.0	13
General Reinsurance Corporation	209	269	12	478	5.5	178.1	.0	0
General Star National Ins. Co.	2,080	2,036	0	1,205	.0	59.2	.1	0
Generali—US Branch	305	366	4	2,724	1.3	744.1	.0	0
Genesis Insurance Company	522	562	0	347	.0	61.7	.0	0
Gerling America Insurance Co.	169	104	0	68	.0	65.1	.0	0
Glens Falls Insurance Company	3,629	3,843	3,745	4,572	103.2	119.0	.2	0
Globe Indemnity Company	438	416	132	237	30.0	57.1	.0	0
Goodville Mutual Casualty Co.	1,816	1,714	1,394	949	76.8	55.4	.1	0
Government Employees Ins. Co.	1,787	1,841	1,144	1,069	64.0	58.1	.1	0
Grain Dealers Mutual Ins. Co.	1,812	1,490	468	787	25.8	52.8	.1	8
Granite State Insurance Company	6,575	4,639	1,320	4,549	20.1	98.1	.2	0
Great American Insurance Company	3,465	3,445	2,028	3,342	58.5	97.0	.2	0
Great Central Insurance Company	452	490	465	202	102.7	41.2	.0	0
Great Northern Insurance Company	3,460	3,545	3,001	2,577	86.7	72.7	.2	0
Great Plains Mutual Ins. Co., Inc.	3,696	3,653	2,988	2,651	80.9	72.6	.2	0
Great West Casualty Company	14,644	14,279	7,737	9,887	52.8	69.2	.6	0
Greater New York Mutual Ins. Co.	0	0	0	0	.0	.0	.0	0
Greenwich Insurance Company	5	5	0	4	.0	77.9	.0	0
Guaranty National Ins. Co.	930	1,533	1,601	2,185	172.1	142.5	.1	0
Gulf Insurance Company	2,624	2,355	810	1,234	30.9	52.4	.1	0
Hanover American Insurance Company	125	19	16	22	12.9	114.4	.0	0
Hanover Insurance Company	4,612	4,062	1,983	3,174	43.0	78.2	.2	0
Harco National Insurance Co.	624	714	283	352	45.4	49.3	.0	0
Hartford Accident & Indemnity Co.	136-	25	1,279	2,194-	.0	8,605.4-	.0	0
Hartford Casualty Insurance Co.	9,575	8,752	6,294	9,254	65.7	105.7	.4	0
Hartford Fire Insurance Co.	9,985	10,514	10,235	12,634	102.5	120.2	.5	15

TABLE 15
PREMIUMS AND LOSSES OF
FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Prem. Writ. to Loss Paid	Prem. Earn. to Loss Inc.	Em. Prem. to Statewide	Dividends Paid
Hartford Ins. Co. of the Midwest	2,535	2,365	2,487	2,631	98.1	111.3	.1	0
Hartford Steam Boiler Inspect & Ins. of	2,854	2,271	2,098	8,509	73.5	374.7	.1	0
Hartford Underwriters Insurance Co.	34,535	34,566	17,686	24,367	51.2	70.5	1.5	0
Hawkeye Security Insurance Co.	3,162	3,026	1,921	1,654	60.8	54.6	.1	0
Health Care Indemnity, Inc.	195	525	30	420	15.4	80.1	.0	0
Heritage Indemnity Company	36	69	68	72	190.1	103.2	.0	0
Highlands Insurance Company	586	573	217	603	37.0	105.1	.0	0
Home Indemnity Company	7,810	7,268	3,422	2,483	43.8	34.2	.3	0
Home Insurance Company	4,214	4,838	5,398	1,197-	128.1	24.7-	.2	66
Home Insurance Company of Indiana	1,000	1,005	242	1,657	24.2	164.9	.0	0
Horace Mann Insurance Company	1,846	1,859	1,355	1,207	73.4	64.9	.1	0
Houston General Insurance Co.	715	661	3,353	3,206	469.0	485.3	.0	0
IGF Insurance Company	1,516	1,204	2,398	1,001	158.2	83.2	.1	3
Illinois National Insurance Company	18	6	1	6	3.1	101.8	.0	0
Imperial Casualty & Indemnity Co.	0	4	4	68-	.0	1,590.8-	.0	0
Indemnity Ins. Co. of North America	984	908	343	1,059-	34.9	116.5-	.0	0
Indiana Lumbermens Mutual Ins. Co.	1,989	1,793	1,148	887	57.7	49.5	.1	0
Industrial Indemnity Company	924	1,787	318	367	34.4	20.6	.1	2
Inland Insurance Company	0	0	0	0	.0	1.4-	.0	0
Insurance Co. of the Prairie States	518	15	1,343	1	259.4	5.6	.0	0

Kansas Department of Insurance

Insurance Company of Decatur (The)	0	0	0	0	.0	.0	.0	0
Insurance Company of Evanston	350	346	48	56	13.6	16.1	.0	0
Insurance Company of Illinois	1—	13	45	91	.0	718.4	.0	0
Insurance Company of North America	30,630	30,298	30,796	26,364	100.5	87.0	1.3	0
Insurance Company of the State of PA	3,487	3,290	14	2,838—	.4	86.2—	.1	0
Integon Indemnity Corporation	0	0	32—	84—	.0	.0	.0	0
Int. Bus. & Mercant. Reassur. Co.	1,154	1,073	590	999	51.1	93.1	.0	0
International Fidelity Insurance Co.	121	133	36	86	29.8	64.5	.0	0
International Indemnity Company	0	0	0	14—	.0	8,223.3—	.0	0
International Insurance Company	2,741	2,982	1,516	7,069	55.3	237.1	.1	0
Interstate Indemnity Company	0	0	0	0	.0	.0	.0	0
Investors Mortgage Insurance Co.	16	38	81	42	501.1	109.4	.0	0
Investors Title Insurance Company	0	0	0	0	.0	.0	.0	0
Iowa Mutual Insurance Company	0	0	24	44—	.0	.0	.0	0
ITT Lyndon Property Insurance Co.	42	155	61	58	145.1	37.7	.0	0
J.C. Penney Casualty Insurance Co.	272	272	68	80	24.9	29.3	.0	0
Jefferson Insurance Co. of New York	103	116	85	65	82.4	55.8	.0	0
Jewelers Mutual Insurance Company	323	314	63	86	19.4	27.3	.0	0
John Deere Insurance Company	7,011	6,957	5,259	7,948	75.0	114.2	.3	120
John Hancock Indemnity Company	0	0	0	0	.0	.0	.0	0
John Hancock Property & Cas. Ins. Co.	0	0	0	0	.0	.0	.0	0
Kansas Bankers Surety Company	4,227	4,356	391	548	9.2	12.6	.2	0
Kansas City Fire & Marine Ins. Co.	490	354	212	30	43.2	8.5	.0	19
Kansas Medical Mutual Ins. Co.	6,756	6,756	1,326	3,320	19.6	49.1	.3	0
Kansas Mutual Insurance Company	4,252	4,259	3,359	3,159	79.0	74.2	.2	0
KFB Insurance Company, Inc.	13,801	14,127	11,209	8,975	81.2	63.5	.6	0
Lancer Insurance Company	698	583	84	240	12.0	41.2	.0	0
Landmark Insurance Company	1,549	1,176	157	132	10.1	11.2	.1	0
Lawyers Title Insurance Corporation	1,973	2,001	130	211	6.6	10.5	.1	0
Leader National Insurance Company	1,578	1,621	1,153	1,171	73.0	72.2	.1	0

TABLE 15
PREMIUMS AND LOSSES OF
FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Prem. Writ. to Loss Paid	Prem. Earn. to Loss Inc.	Ern. Prem. to Statewide	Dividends Paid
Legion Insurance Company	748	596	294	472	39.3	79.2	.0	0
Liberty Insurance Corporation	2,014	1,583	987	915	49.0	57.8	.1	52
Liberty Mutual Fire Insurance Co.	17,338	16,426	16,078	24,270	92.7	147.8	.7	47-
Liberty Mutual Insurance Company	6,533	5,622	4,693	4,879	71.8	86.8	.2	6
Lincoln General Insurance Company	0	0	0	0	.0	.0	.0	0
Lincoln National Health & Cas. Ins. Co.	0	0	33	33	.0	.0	.0	0
Lincoln National Specialty Insurance Co.	407	639	249	175	61.1	27.4	.0	0
Lititz Mutual Insurance Company	561	521	406	397	72.4	76.2	.0	0
LM Insurance Corporation	0	0	0	0	.0	.0	.0	0
LMI Insurance Company	472	521	698	1,034	147.8	198.4	.0	0
London Assurance of America, Inc. (The)	1	4	2-	15-	224.3-	374.3-	.0	0
London Guarantee & Accident Co. of NY	33	21	187	186	570.3	883.0	.0	0
Lumber Mutual Insurance Company	14	13	0	0	.0	2.7	.0	0
Lumbermens Mutual Casualty Company	7,797	9,152	4,280	4,262	54.9	46.6	.4	809
Lumbermens Underwriting Alliance	1,439	1,416	532	3,415	37.0	241.1	.1	15
Lutheran Benevolent Ins. Exchange	464	448	239	134	51.6	29.9	.0	0
Maryland Casualty Company	3,458	4,106	2,345	3,567	67.8	86.9	.2	0
Marysville Mutual Insurance Company	7,964	7,945	7,206	7,341	90.5	92.4	.3	0
Massachusetts Bay Insurance Company	6,772	6,648	4,232	4,636	62.5	69.7	.3	0
Massachusetts Casualty Insurance Co.	65	66	22	30	34.4	44.8	.0	0

Kansas Department of Insurance

MBIA Ins. Corporation of IL	0	0	0	0	.0	.0	.0	0
McPherson Hail Insurance Company	1,628	1,628	1,499	1,499	92.1	92.1	.1	0
Medical Defense Insurance Company	0	0	200	500-	.0	.0	.0	0
Medical Protective Company	3,399	3,754	2,339	1,830	68.8	48.8	.2	0
Merchants Bonding Company (Mutual)	256	262	44-	45-	17.2-	17.1-	.0	0
Metropolitan Casualty Insurance Co.	467	471	305	153	65.3	32.5	.0	0
Metropolitan General Insurance Co.	369	323	146	188	39.6	58.2	.0	0
Metropolitan Property & Cas. Ins. Co.	6,965	6,797	7,659	10,116	110.0	148.8	.3	0
MIC General Insurance Corporation	0	0	0	0	.0	.0	.0	0
MIC Property and Casualty Ins. Corp.	1,698	1,830	4,228	4,730	249.0	258.5	.1	0
Michigan Millers Mutual Ins. Co.	1,003	1,321	575	205	57.4	15.5	.1	0
Michigan Mutual Insurance Company	637	560	66	659	10.4	117.8	.0	0
Mid-Century Insurance Company	34,544	31,683	23,703	24,563	68.6	77.5	1.4	6
Mid-Continent Casualty Company	3,570	3,310	2,126	1,417	59.6	42.8	.1	0
Mid-Plains Insurance Company	2,292	2,290	1,236	1,462	53.9	63.8	.1	0
Midwest Employers Casualty Company	789	874	0	574	.0	65.6	.0	0
Midwest Mutual Insurance Company	1,431	1,398	827	641	57.8	45.8	.1	0
Midwestern Insurance Company	279	383	349	353	125.1	92.1	.0	0
Millers General Insurance Co.	416	389	495	586	119.1	150.6	.0	0
Millers Mutual Ins. Assn. of Illinois	2,196	2,109	1,891	1,953	86.1	92.6	.1	0
Millers Mutual Insurance Company	1	1	0	0	.0	8.0-	.0	0
Minnehoma Insurance Company	357	252	129	150	36.1	59.6	.0	0
Minnesota Mutual Fire & Casualty Co.	882	850	1,054	897	119.6	105.5	.0	0
Missouri Medical Insurance Company	30	12	0	0	.0	.0	.0	0
Montgomery Ward Insurance Company	0	0	0	0	.0	.0	.0	0
Mortgage Guaranty Insurance Corp.	4,621	4,503	773	2,804	16.7	62.3	.2	0
Motor Club of Iowa Ins. Co.	106	101	4	6	3.6	5.7	.0	0
Motors Insurance Corporation	392	389	45	69-	11.3	17.6-	.0	0
Mt. Airy Insurance Company	2	1	0	2-	.0	152.7-	.0	0
Municipal Bond Investors Assur. Corp.	1,133	483	0	0	.0	.0	.0	0

TABLE 15
PREMIUMS AND LOSSES OF
FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Prem. Writ. to Loss Paid	Prem. Earn. to Loss Inc.	Em. Prem. to Statewide	Dividends Paid
Mutual Protective Insurance Company	2,373	2,462	1,424	1,772	60.0	72.0	.1	0
Mutual Service Casualty Insurance Co.	76	42	0	30	.0	70.8	.0	0
NAC Reinsurance Corporation	11	14	0	3	.0	22.5	.0	0
National American Ins. Co. of CA	0	0	0	0	.0	.0	.0	0
National American Insurance Company	1,759	1,517	978	2,366	55.6	155.9	.1	0
National Assurance Underwriters, Inc.	1-	32	9	9	.0	29.0	.0	0
National Casualty Company	3,317	2,848	1,132	609	34.1	21.4	.1	0
National Chiropractic Mutual Ins. Co.	96	89	15	38	15.7	42.6	.0	0
National Continental Insurance Co.	74	21	0	5	.0	22.6	.0	0
National Farmers Union Prop. & Cas. Co.	7,512	7,297	7,035	6,800	93.6	93.2	.3	0
National Farmers Union Standard Ins. Co.	774	644	186	164	24.0	25.4	.0	0
National Fire Ins. Co. of Hartford	1,020	1,024	40	461	3.9	45.0	.0	0
National General Insurance Company	829	795	411	553	49.6	69.6	.0	0
National Indemnity Company	628	512	226	67-	35.9	13.1-	.0	0
National Insurance Underwriters	4-	25	8	1-	.0	2.1-	.0	0
National Liability & Fire Ins. Co.	1-	1	0	1	.0	136.7	.0	0
National Reinsurance Corporation	49	67	0	40	.0	59.8	.0	0
National Surety Corporation	9,100	9,453	8,326	9,839	91.5	104.1	.4	0
National Union Fire Ins. Co. of Pitts., PA	47,815	44,675	22,511	22,246	47.1	49.8	2.0	0
Nations Title Insurance Co.	715	688	15	16	2.0	2.4	.0	0

Kansas Department of Insurance

Nationwide Agribusiness Insurance Co.	3,927	3,838	1,619	2,355	41.2	61.3	.2	0
Nationwide Mutual Fire Insurance Co.	1,214	1,252	1,258	1,420	103.6	113.5	.1	0
Nationwide Mutual Insurance Company	2,289	2,356	1,081	1,426	47.2	60.5	.1	28
Nationwide Property & Casualty Ins. Co.	138	323	180	118-	130.5	36.4-	.0	0
Nau Country Insurance Company	2,274	2,256	4,363	4,363	191.9	193.4	.1	0
Navigators Insurance Company	171	140	34-	3,670	20.0-	2,624.6	.0	0
New England Insurance Co.	0	125	0	56-	.0	45.3-	.0	0
New Hampshire Insurance Company	663	513	533	30	80.4	5.8	.0	0
New York Marine & General Insurance Co.	0	0	0	37-	.0	.0	.0	0
Newark Insurance Company	7	7	30	12-	415.0	166.4-	.0	0
Niagara Fire Insurance Company	307	258	2	458-	.7	177.1-	.0	36
Nichido Fire & Marine Ins. Co. Ltd.	50	50	1	1	1.0	1.0	.0	0
NN Insurance Company	2,085	2,139	897	2,250	43.0	105.2	.1	72
Nobel Insurance Co.	228	231	19	28	8.2	12.1	.0	0
North American Specialty Insurance Co.	3,750	3,716	1,082	2,923	28.8	78.7	.2	0
North River Insurance Company	732	825	273	41-	37.3	4.9-	.0	0
Northbrook Indemnity Co.	170	98	21	82	12.3	84.0	.0	0
Northbrook National Insurance Co.	300	305	246	300	81.8	98.2	.0	7
Northbrook Property & Casualty Ins. Co.	723	527	43	75	5.9	14.3	.0	0
Northern Assurance Company of America	3,520	3,219	2,885	2,368	81.9	73.6	.1	3
Northern Insurance Co. of New York	4,670	4,794	2,644	4,373	56.6	91.2	.2	21
Northland Casualty Company	1	0	0	0	.0	154.4	.0	0
Northland Insurance Company	1,946	1,920	740	899	38.1	46.8	.1	0
Northwestern National Casualty Co.	4,265	4,749	4,072	4,842	95.5	101.9	.2	1
Northwestern Natl. Ins. Co. of Mil. WI	2	3	163	19-	611.4	568.6-	.0	0
Northwestern Pacific Indemnity Co.	3	3	0	0	.0	2.9	.0	0
Oak River Insurance Co.	3,371	3,523	2,110	146-	62.6	4.1-	.2	0
Occidental Fire & Casualty Co. of N.C.	10	74	44	190	440.2	256.5	.0	0
Ohio Casualty Insurance Company	4,093	4,058	2,749	2,185	67.1	53.9	.2	0
Ohio Hospital Insurance Company	311	165	0	206	.0	124.4	.0	0

TABLE 15
PREMIUMS AND LOSSES OF
FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Prem. Writ. to Loss Paid	Prem. Earn. to Loss Inc.	Em. Prem. to Statewide	Dividends Paid
Ohio Security Insurance Company	141	142	129	29	91.2	20.3	.0	0
Old Reliable Casualty Company	29	29	12	12	42.4	41.4	.0	0
Old Republic Insurance Company	4,604	4,432	3,278	3,777	71.2	85.2	.2	0
Old Republic National Title Ins. Co.	1,191	1,100	28	33	2.4	3.0	.0	0
Old Republic Surety Company	503	469	24	69	4.8	14.8	.0	0
Old United Casualty Company	48-	501	300	308	.0	61.6	.0	0
Omaha Indemnity Company	0	0	0	0	.0	.0	.0	0
Omaha Property and Casualty Ins. Co.	571	537	498	493	87.2	91.7	.0	0
Pacific Employers Insurance Co.	4,022	4,198	3,647	1,149	90.7	27.4	.2	265
Pacific Indemnity Company	614	415	259	302	42.3	72.6	.0	5
Patrons Insurance Company	9,567	8,695	5,342	6,628	55.8	76.2	.4	0
Peerless Insurance Company	7	8	0	0	.0	1.4-	.0	0
Pennsylvania General Insurance Co.	1,585	1,536	1,258	1,266	79.3	82.4	.1	41
Pennsylvania Millers Mutual Ins. Co.	0	0	0	0	.0	.0	.0	0
Pennsylvania National Mut. Cas. Ins.	10	10	56-	328-	548.0-	3,235.3-	.0	0
Petroleum Casualty Company	142	142	33	115	23.0	81.3	.0	0
Pharmacists Mutual Insurance Company	1,460	1,429	478	81-	32.7	5.7-	.1	267
Phico Insurance Company	5,957	5,786	1,690	3,245	28.4	56.1	.3	0
Philadelphia Indemnity Insurance Co.	157	122	24	67	15.0	55.3	.0	0
Phoenix Assurance Company of NY	84	65	24	36	28.7	55.2	.0	0

Kansas Department of Insurance

Phoenix Insurance Company	1,479	1,503	1,380	1,192	93.4	79.3	.1	2
Physicians Mutual Insurance Co.	4,700	4,675	3,478	3,472	74.0	74.3	.2	0
PIE Mutual Insurance Company	321	218	0	88	.0	40.2	.0	0
Plains Insurance Company	1,867	1,778	1,736	1,962	93.0	110.3	.1	0
PMI Insurance Company	0	0	0	0	.0	.0	.0	0
PMI Mortgage Insurance Company	1,826	1,586	339	405	18.5	25.5	.1	0
Podiatry Ins. Co. of America (RRG) A Mut.	0	0	0	0	.0	.0	.0	0
Potomac Insurance Company of IL	124	52	42	113	34.0	216.2	.0	0
Preferred Abstainers Insurance Co.	904	870	753	649	83.3	74.5	.0	0
Preferred Physicians Insurance Company	33	33	0	1	.0	1.5	.0	0
Preferred Risk Mutual Insurance Co.	2,746	2,713	2,527	3,098	92.0	114.2	.1	3
Principal Casualty Insurance Company	126	191	189	283	149.4	148.4	.0	0
Private Residential Mortgage Ins. Corp.	0	0	0	0	.0	.0	.0	0
Professional Medical Insurance Co.	333	322	123	407-	36.9	126.4-	.0	0
Professional Mut. Ins. Co. Risk Reten. Gr.	305	139	0	122	.0	87.6	.0	0
Progressive Casualty Insurance Co.	9,538	8,618	6,160	6,741	64.6	78.2	.4	0
Progressive Specialty Insurance Co.	7,344	6,688	3,182	3,707	43.3	55.4	.3	0
Protection Mutual Insurance Company	1,282	1,219	1,977	1,243	154.2	102.0	.1	0
Protective Insurance Company	93	98	2	906-	2.2	923.3-	.0	0
Protective Nat'l Ins. Co. of Omaha	0	0	0	10-	.0	.0	.0	0
Prudential General Insurance Company	155	172	118	110	75.6	64.3	.0	0
Prudential National Insurance Company	0	0	0	0	.0	.0	.0	0
Prudential Property & Casualty Ins. Co.	6,345	6,160	5,617	5,471	88.5	88.8	.3	0
Prudential Reinsurance Company	0	0	200	207	.0	.0	.0	0
Ramsey Insurance Company	0	0	0	0	.0	.0	.0	0
Ranger Insurance Company	3,018	2,650	1,007	699	33.4	26.4	.1	0
Reciprocal Exchange Subsc. AT	0	0	0	0	.0	.0	.0	0
Redland Insurance Company	2,893	2,629	3,777	3,543	130.6	134.8	.1	0
Regent Insurance Company	3,268	3,557	2,362	2,857	72.3	80.3	.2	71
Reinsurance Corp. of New York	11-	170	80	189	.0	111.0	.0	0

TABLE 15
PREMIUMS AND LOSSES OF
FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Prem. Writ. to Loss Paid	Prem. Earn. to Loss Inc.	Em. Prem. to Statewide	Dividends Paid
Reliance Insurance Company	5,335	5,750	9,058	15,900	169.8	276.5	.3	0
Reliance National Indemnity Company	7,262	7,731	2,499	6,671	34.4	86.3	.3	0
Reliance National Insurance Company	206	396	2-	44	1.1-	11.0	.0	0
Republic Insurance Company	2,228	1,382	301	216	13.5	15.6	.1	0
Republic Mortgage Insurance Company	713	582	61	77	8.5	13.2	.0	0
Republic Western Insurance Company	429	328	48	69	11.2	21.2	.0	0
RLI Insurance Company	744	754	248	215	33.4	28.5	.0	0
Royal Indemnity Company	1,491	1,327	54	902	3.6	67.9	.1	1
Royal Insurance Co. of America	4,501	4,178	2,561	4,385	56.9	105.0	.2	0
Rural Community Insurance Company	1,350	337	0	0	.0	.0	.0	0
Safeco Insurance Co. of America	10,946	10,108	10,687	10,656	97.6	105.4	.4	0
Safeco Insurance Company of IL	4,147	4,016	2,937	2,879	70.8	71.7	.2	0
Safeco National Insurance Co.	321	258	158	187	49.4	72.3	.0	0
Safeguard Insurance Company	11	12	37	13-	332.0	112.8-	.0	0
Safety National Casualty Corp.	383	351	0	6	.0	1.6	.0	0
Savers Property & Casualty Insurance Co.	529	496	340	347	64.1	69.9	.0	0
Sea Insurance Company of America (The)	0	0	0	20	.0	1,224.7	.0	0
Seaboard Surety Company	658	801	10	85-	1.6	10.6-	.0	0
Security Insurance Co. of Hartford	1,578	1,432	529	739	33.5	51.6	.1	0
Security National Insurance Co.	6,525	6,787	5,602	6,330	85.8	93.3	.3	0

Kansas Department of Insurance

Select Insurance Company	551	559	464	514	84.1	92.0	.0	1
Seneca Insurance Company, Inc.	0	0	58	6-	.0	.0	.0	0
Sentry Insurance, A Mutual Company	2,997	2,467	1,312	1,734	43.8	70.3	.1	23
Shelter General Insurance Company	2,542	2,502	1,535	1,124	60.4	44.9	.1	0
Shelter Mutual Insurance Company	22,671	21,932	16,023	16,738	70.7	76.3	1.0	0
Signet Star Reinsurance Co.	0	0	0	288	.0	.0	.0	0
Skandia US Insurance Company	175	158	68	120-	39.0	76.0-	.0	0
Sorema North America Reinsurance Co.	141	130	6	6	4.6	5.0	.0	0
South Carolina Insurance Company	62	54	442	445	713.2	818.3	.0	0
Southern General Insurance Company	1-	3	0	1-	.0	20.5-	.0	0
Southern Insurance Company	1-	81	76	76	.0	93.9	.0	0
St. Paul Fire & Marine Insurance Co.	29,953	29,316	16,985	21,914	56.7	74.8	1.3	133
St. Paul Guardian Insurance Co.	3,700	3,133	2,469	3,582	66.7	114.3	.1	2
St. Paul Insurance Co. of IL	2,292	4,187	3,287	971	143.4	23.2	.2	0
St. Paul Mercury Insurance Company	7,212	7,512	3,793	3,375	52.6	44.9	.3	6
St. Paul Property & Casualty Ins. Co.	29-	370	87	49-	.0	13.2-	.0	0
Standard Fire Insurance Company	792	97-	4,834	2,578	610.4	.0	.0	142
Standard Guaranty Insurance Co.	45	258	111	91	247.0	35.1	.0	0
Star Insurance Company	545	524	239	219	44.0	41.9	.0	1
State Farm Fire & Casualty Company	107,356	101,101	106,369	108,130	99.1	107.0	4.4	0
State Farm General Insurance Co.	4,331	4,092	5,794	5,833	133.8	142.5	.2	0
State Farm Mutual Automobile Ins. Co.	206,799	201,200	148,920	159,385	72.0	79.2	8.8	3
State National Insurance Company, Inc.	2,131	1,748	376	397	17.6	22.7	.1	0
State Surety Company	16-	18	83	50	.0	280.5	.0	0
Stewart Title Guaranty Company	708	656	9	9	1.3	1.3	.0	0
Stonewall Insurance Company	0	0	9	137-	.0	.0	.0	0
Sumitomo Marine & Fire Ins. Co., Ltd. US	160	139	29	74	17.9	53.7	.0	0
Sun Insurance Office of America, Inc.	0	0	0	6-	.0	1,812.5-	.0	0
Ticor Title Insurance Company	1,270	1,300	57	157	4.5	12.1	.1	0
TIG Countrywide Insurance Co.	147	94	79	147	53.8	155.9	.0	0

TABLE 15
PREMIUMS AND LOSSES OF
FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Prem. Writ. to Loss Paid	Prem. Earn. to Loss Inc.	Em. Prem. to Statewide	Dividends Paid
TIG Insurance Company	3,748	4,002	3,438	1,862	91.7	46.5	.2	64
TIG Insurance Company of Michigan	0	0	0	0	.0	.0	.0	0
TIG Premier Insurance Company	2,551	2,343	726	944	28.4	40.3	.1	0
Titan Indemnity Company	185	134	207	110	112.0	82.2	.0	0
Title Resources Guaranty Company	140	136	0	0	.0	.0	.0	0
Tokio Marine & Fire Insurance Co. Ltd.	246	268	31	108	12.5	40.3	.0	0
Town & Country Fire & Casualty Ins. Co.	1,385	1,289	898	995	64.8	77.2	.1	0
Traders Insurance Company	2,951	2,956	2,432	2,094	82.4	70.8	.1	0
Trans Pacific Insurance Company	3	3	0	1-	.0	39.2-	.0	1
Transcontinental Insurance Company	1,382	1,331	1,258	737	91.0	55.4	.1	0
Transport Insurance Company	325	325	364	1,543	112.0	475.4	.0	0
Transportation Insurance Company	22,869	23,411	10,564	21,221	46.2	90.6	1.0	115
Travel Air Insurance Company—Kansas	14,090	14,090	3,775	7,411	26.8	52.6	.6	0
Travelers Indemnity Co. of Illinois	42,674	39,971	20,863	21,096	48.9	52.8	1.7	0
Travelers Indemnity Co. of R.I.	1,191	1,093	— 478	706	40.2	64.6	.0	0
Travelers Indemnity Company	5,468	5,195	5,131	5,059	93.8	97.4	.2	0
Travelers Indemnity Company of America	1,557	1,446	1,275	1,099	81.9	76.0	.1	0
Travelers Insurance Co.—Cas. Dept.	1,940	1,978	1,028	1,971-	53.0	99.6-	.1	0
Tri-State Insurance Company	3,549	3,187	2,768	2,256	78.0	70.8	.1	0
Triad Guaranty Ins. Corporation	14	12	0	1	.0	5.3	.0	0

Kansas Department of Insurance

Trinity Universal Ins. Co. of Kansas	9,429	10,414	6,934	7,783	73.5	74.7	.5	0
Trinity Universal Insurance Co.	1,629	1,816	1,827	1,864	112.2	102.6	.1	0
Truck Insurance Exchange	8,878	7,717	7,252	5,535	81.7	71.7	.3	20
Twin City Fire Insurance Company	5,277	5,053	6,490	3,286	123.0	65.0	.2	303
U.S. Specialty Insurance Company	228	246	30	68	13.0	27.7	.0	0
Ulico Casualty Company	249	221	0	19-	.0	8.7-	.0	0
Unigard Insurance Company	0	0	0	0	.0	.0	.0	0
Unigard Security Insurance Company	0	0	2	0	2,970.1	164.7-	.0	0
Union Insurance Company	5,781	5,594	2,900	4,113	50.2	73.5	.2	0
Union Mutual Ins. Co. of Providence	2,171	2,047	2,242	2,050	103.3	100.1	.1	0
United Equitable Insurance Company	0	8	4	4	.0	49.2	.0	0
United Fire & Casualty Company	5,492	6,078	2,901	4,388	52.8	72.2	.3	9
United Guaranty Res. Ins. Co. of NC	523	329	22	138	4.1	42.0	.0	0
United Guaranty Residential Ins. Co.	1,782	1,416	410	348	23.0	24.6	.1	0
United Pacific Insurance Company	263	276	149-	143-	56.9-	51.7-	.0	0
United Security Insurance Company	1,136	1,024	589	719	51.9	70.2	.0	11
United Services Automobile Assoc.	19,948	19,490	14,903	16,549	74.7	84.9	.9	1,523
United Southern Assurance Co.	33	31	0	0	.0	.0	.0	0
United States Fidelity & Guaranty Co.	38,159	39,872	25,718	15,323	67.4	38.4	1.7	0
United States Fire Insurance Co.	8,944	8,166	4,152	1,062-	46.4	12.0-	.4	0
United Wisconsin Insurance Company	0	0	0	0	.0	.0	.0	0
Universal of Omaha Cas. Ins. Co.	1,296	638	609	654	47.0	102.6	.0	0
Universal Surety Company	229	194	31-	33-	13.4-	16.9-	.0	0
Universal Surety of America	179	178	0	13	.0	7.4	.0	0
Universal Underwriters Ins. Co.	7,609	7,227	5,142	3,122	67.6	43.2	.3	471
Upland Mutual Insurance, Inc.	8,446	7,930	4,922	5,068	58.3	63.9	.3	0
USAA Casualty Insurance Company	4,984	4,681	4,006	4,013	80.4	85.7	.2	0
Utica Mutual Insurance Company	522	591	182	343	34.8	58.0	.0	1
Valiant Insurance Company	380	401	622	84-	163.9	20.9-	.0	0
Valley Forge Insurance Company	2,528	2,728	2,909	2,859	115.1	104.8	.1	13

TABLE 15
PREMIUMS AND LOSSES OF
FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Prem. Writ. to Loss Paid	Prem. Earn. to Loss Inc.	Em. Prem. to Statewide	Dividends Paid
Vanguard Insurance Company	187	163	133	119	71.0	72.9	.0	0
Vanliner Insurance Company	1,397	1,248	473	932	33.8	74.7	.1	0
Verex Assurance, Inc.	704	1,010	3,396	2,875	482.4	284.8	.0	0
Vesta Fire Insurance Corporation	285	240	284	293	99.7	122.4	.0	0
Vesta Insurance Corporation	48	63	12	35	23.9	55.7	.0	0
Vigilant Insurance Company	3,092	3,183	2,874	2,547	92.9	80.0	.1	5
Virginia Surety Company, Inc.	1,538	1,377	430	1,392	28.0	101.0	.1	82
Voyager Guaranty Insurance Company	376	421	152	176	40.4	41.8	.0	0
Wausau Underwriters Insurance Company	1,512	1,600	790	862	52.2	53.9	.1	2-
Wesco Insurance Company	46	9	4	8	9.2	81.5	.0	0
West American Insurance Company	13,232	12,994	11,183	9,391	84.5	72.3	.6	95
Westchester Fire Insurance Co.	915	648	204	250-	22.3	38.5-	.0	0
Western Agricultural Insurance Co.	1,864	1,775	823	1,322	44.2	74.5	.1	0
Western Diversified Cas. Ins. Co.	1-	1-	4	6	.0	.0	.0	0
Western Surety Company	954	929	104	172	10.9	18.5	.0	0
Westfield Insurance Company	2-	4	0	1-	.0	36.9-	.0	0
Westport Insurance Corporation	0	0	2	305	2,208.8	.0	.0	0
Wheat Growers Mutual Hail Ins. Co.	5,783	5,783	5,697	5,697	98.5	98.5	.3	0
Wheat State Mutual Ins. Co., Inc.	0	0	0	0	.0	.0	.0	0
Wilshire Insurance Company	0	0	0	0	.0	.0	.0	0

Kansas Department of Insurance

TABLE 16
SUMMARY OF KANSAS BUSINESS OF
FIRE & CASUALTY COMPANIES, 1993

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	Direct Premiums Written	Direct Losses Paid
Mutual Hail Companies of Kansas	1,666	1,555
Mutual Fire & Casualty Companies of Kansas	218,715	180,040
Captive Insurance Companies	0	0
Mutual Assessable Insurance Companies	6,756	1,326
Total Kansas Mutual	227,137	181,366
Mutual Companies of Other States	570,728	398,076
Total Mutual Companies	797,865	579,442
Kansas Reciprocal	1,961	1,312
Reciprocal	39,882	30,563
Stock Fire & Casualty Companies of Kansas	185,288	139,938
Stock Fire & Casualty Companies of Other States	1,320,938	944,534
Stock Fire & Casualty Companies of Other Countries	5,634	1,477
Total Stock Fire & Casualty Companies	1,553,703	1,117,824
Grand Total Fire & Casualty Companies	2,351,568	1,698,821

Kansas Department of Insurance

Wisconsin Mortgage Assurance Corp.	1,045	1,222	2,556	1,109	244.6	90.8	.1	0
Worldwide Underwriters Ins. Company	209	211	281	170	134.8	80.6	.0	0
Yosemite Insurance Company	183	147	86	115	46.9	78.4	.0	0
Zurich American Ins. Co. of IL	2	3	73	46	2,955.6	1,350.4	.0	14
Zurich Insurance Company—US Branch	4,872	4,310	1,416	1,274	29.1	29.6	.2	0
TOTAL	2,351,568	2,299,825	1,698,820	1,754,358	72.2	76.6	100.0	7,461